

Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward

(Customer Satisfaction Survey 2023)

REPORT

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**Rastriya Banijya Bank Limited
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**Academy of Innovation for Economic
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Enhancing Quality of Customer Services: Review of Current Status and Exploring Way Forward

(Customer Satisfaction Survey 2023)

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Foreword

Looking back at the banking industry in the last 34 years, the banking industry in Nepal has undergone miraculous transformations, accompanied by the political and policy paradigm shifts. In the transition to democracy and a market economy, the banking industry underwent several reforms to address various challenges, including the monopoly of state run banks, limited banking services in city centers, the dominance of informal economy and the existence of parallel economy based on the Indian currency along the Indo-Nepal border corridor since the 1980s.

In the first wave of reform in the 1980s, Nepal opened up to private and foreign banks, leading to their widespread presence and attracting prospective customers across the country. Building upon this partial reform, Nepal subsequently initiated substantial reforms in the banking industry, resulting in improved service quality and customer satisfaction. These reforms also encouraged private and foreign investments, leading to the establishment of 21 commercial banks, 17 development banks, 17 finance companies, 57 micro-finance institutions and more.

Further reforms were launched in the 1990s and 2004 and in recent years, a merger and acquisition policy has been introduced. As a result, the banking industry has transformed into modern, competitive and customer centric sector.

As a positive outcome of economic liberalization and privatization reforms, the government of Nepal initiated the restructuring RBBL in 2004 to enhance corporate organization, operations and service delivery. As a part of this restructuring, a foreign management team took over the management of RBBL, resulting in improvements in policies, systems, internal controls and operations in line with the demands of the banking industry and customers. The restructuring aimed to increase the number of customers, improve service quality, enhance transactions, boost profitability and facilitate evidence-based policy making.

This research project is a crucial part of the ongoing restructuring process aimed at improving service quality and customer satisfaction. ACAIED Nepal would like to express appreciation to the top management team and research department of RBBL for their commitment to this research and for selecting ACAIED Nepal as the organization for conducting this study. We would also like to acknowledge all the

stakeholders and respondents who participated in the survey and contributed to the data collection process.

Being an action research, this study focuses on being evidence-based, action-oriented and solution-driven rather than purely theoretical. We believe that the findings of this research will be genuinely interesting and realistic, providing insights to the status quo, situational issues and gaps. The recommendations resulting from this study will serve as solutions to address these issues related to service quality, customer satisfaction and the brand value of RBBL. Furthermore, these recommendations will have valuable policy implications for the continued restructuring of RBBL's organizational structure, policies, systems and internal controls.

Undoubtedly, the findings of this research will serve as valuable inputs to position RBBL as a leading bank in the industry.

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Executive Summary

The general objective of this study is to assess the quality of customer services delivered through both physical and electronic channels from the perspective of end users. The study aims to provide recommendations for enhancing the quality of customer service, meeting customer expectations and ensuring the bank's competitiveness in the industry. Employing an exploratory-cum-descriptive approach, this study utilizes both quantitative and qualitative methods. Viewpoint and suggest ways to enhance the quality of customer service to meet customer expectation and ensure competitiveness of the bank in the industry. Designing explorative cum descriptive approach, the study used both quantitative and qualitative methods.

In the qualitative approach, an extensive desk review was conducted, examining relevant literature publishes by government agencies, non-governmental organizations, the private sector, the Central Bank of Nepal and RBBL. For the quantitative research approach, fieldwork was conducted according to the proposed schedule. The fieldwork involved a customer survey administered to 384 existing customers across the country, covering 14 cities, 14 districts and 7 provinces. The sample was stratified into three different categories, consisting of six metropolitan cities (Kathmandu, Pokhara, Bharatpur, Lalitpur, Birgunj and Biratnagar), seven sub-metropolitan cities (Dhangadhi, Hetauda, Janakpur, Butwal, Tulsipur, Nepalgunj and Dharan) and one municipality (Birendranagar, Surkhet). Additionally, key informant interviews (KII) were conducted, involving prominent personlalties and top-level management individuals from RBBL and other private commercial banks. The KII sample size from RBBL top management level of Head office was 5 and 35 branch manager of RBBL and 3 people from others private commercial banks.

In summary, the study utilized a mixed-methods approach, combining desk review, customer survey and key informant interviews to evaluate customer service quality and provide valuable recommendations for RBBL and the banking industry.

Key Findings

- Customer feedback on the restructuring of RBBL is positive regarding service quality, targeted customer-oriented diversification of accounts, digital services,

staff's attitude and behavior towards customers and rehabilitation of the closed branches

- The majority customers only use RBBL's saving account service. While a minority utilize multiple account services. Male customers outnumber female customers with a male-female ratio of 1.56.
- Customers above 50 years of age use the savings account service less compared to those below 50 years old. Customers across all age groups use fewer other account types such as loans and current accounts.
- The majority of customers are married or unmarried young customers, excluding widows, singles and separated customers.
- The number of low-income customers is higher than that high-income customers.
- Most customers hold qualifications ranging from below Secondary Education Examination (SEE) level to Bachelor's level.
- Private jobholders constitute the largest customer segment, followed by government employees, businesspersons and others such as housewives and students.
- Both male and female customers use ATM cards, mobile banking and multiple digital services. Among multiple digital services, ATM cards are the most commonly used, followed by credit cards, mobile banking, phone pay and QR codes.
- Customers above 50 years old use ATM cards and mobile banking less frequently than those below 50 years old. Customers aged 35-50 represent the largest age group and the majority of them are married.
- Low-income customers are the primary users of ATM cards and mobile Banking.
- All customers, regardless of their education-level use ATM cards and mobile banking. Highly qualified individuals represent a minority among the customer base.

- The primary users of ATM cards and mobile banking are housewives and students, while business holders, government job holders and private job holders constitute a smaller portion of the customer base. The gap value between the mean perceived quality on RBBL's services and the mean expected quality on RBBL's service (MP-ME) is -1.54. The negative gap value indicates that the service quality of RBBL does not meet customer expectations. It is evident that customer expectations have increased over time.
- Customer feedback is positive regarding a) opening the office on time, b) account opening service, c) professional verification of cheque and voucher, d) safe transaction, e) confidentiality of client's information, f) trustworthy behavior of staff, g) confident behavior of staff, h) knowledgeable staff, i) consistent behavior, j) prompt service, k) customer care with humility, l) accurate transactions and m) availability of sufficient counters.
- However, customer feedback is extremely negative regarding on a) issues related to ATM and credit card, b) the token system, c) reliability of card service, d) satisfaction with ATM service, e) loan account services, f) reliability of digital services, g) misuse and grievance handling mechanism, h) distribution of ATM points, i) branches with sufficient parking and j) availability of sufficient branches.
- Customers have high expectations for service quality at the teller's counter, customer care service with humility, ATM card services, prompt response of staffs and loan account services.
- t-test results estimate a t-value of 2.77 and $p=0$ indicating statistical significance. Since the calculated "t" value (2.77) is greater than the "t" table (2.132), we can conclude that customer feedback differs regarding the service quality of RBBL's account and digital services.
- The results of model reveal that access to products and responsiveness to service quality are determinants of customer satisfaction. However, the delivery of products, reliability of products, assurance and empathy require RBBL to initiate reforms to improve service quality and customer satisfaction.

- According to commercial banks, RBBL is one of their competitors with a good and reliable brand value.
- RBBL demonstrates competitive service quality and customer satisfaction.
- This lower share of ATM and mobile banking indicates physical and technical limitations of RBBL, posing a risk to customer satisfaction and potentially threatening the brand and market values of RBBL in the future.
- The coverage of RBBL in the Banking Industry provides a comfortable position from perspectives of a competitive market and business sustainability. However, it also highlights risks and threats to RBBL regarding service quality and customer satisfaction.
- RBBL's governance system is accountable for service quality and customer satisfaction.
- The gender perspective score was low.

In conclusion, service quality and customer satisfaction are crucial for RBBL to enhance its competitiveness capacity and market value in the banking industry in order to achieve the status of the number one bank.

Major Issues

- Weak promotional policy for RBBL's product and services targeting existing and prospective customers
- Issues with reliable & regular digital service, mobile banking and SMS
- Lengthy process issues related to ATM and credit card services
- Lengthy and discretionary ad hoc loan procedures
- Uneven distribution of account and digital services among customers
- Authoritarian attitude and behavior towards customers and their problems
- Lack of consistent customer communication
- Lack of convenient locations, operating hours and infrastructure for literate, high-income and urban customers

- Insufficient information about different special schemes for saving account
- Poor investment in Corporate Social Responsibility (CSR) initiatives within the society

Way forward and Recommendations

The banking industry considers RBBL as a major game changing player based on its customer size, coverage, service quality and market value, if RBBL enhance the delivery of service quality beyond the expectation of customer over time in future. Some crucial areas, which RBBL should work to enhance service quality delivery beyond customer's higher expectation in the future for being No 1 Bank as follows:

1. RBBL should strategically target new prospective customers, including female customers, high-income customers, highly qualified, remittance receiving customers and different jobholders. This can be achieved through media, digital platforms and people-to-people campaigns, along with the introduction of new and existing schemes.
2. Customer feedback indicates lengthy document based ad hoc procedures for accessing credit. RBBL should minimize discretionary activities and authority involvement to reduce such negative experiences.
3. Cost of fund is lower to RBBL than the commercial private banks. Therefore, RBBL should capitalize this strength by directing credit investment towards productive sectors.
4. Cashless and digital transaction are gaining popularity. RBBL should continuously innovate and improve phone pay and mobile banking services to exceed the expectations existing and prospective new customers, thereby promoting cashless and digital transaction.
5. Ad hoc procedurals for ATM, credit card and other digital services should be streamlined to make them easy, quick and efficient.
6. Customer feedback highlights issues with ATM points and service quality. RBBL should resolve these issues to enhance service quality for customers who use digital services.
7. ATM reliability is a concern due to malfunctions. RBBL should improve reliability by promptly addressing maintenance related issues.

8. QR Code, Phone Pay, &Internet Banking should be customer-friendly to improving business and transaction processes.
9. Customer feedback indicates maintenance issues with digital products and mobile banking. RBBL should maintain an emergency and regular maintenance team within the IT department and regularly track these issues, ensuring an effective problem-handling mechanism.
10. High income and qualified urban customers and other customers prefer convenient location, infrastructure and parking. RBBL should focus on it to catch out these prospective customers.
11. Customer density and intensity per branch are uneven. Customer feedback is that duration of cheque clearance takes more than 30 minutes. RBBL should make fast by increasing teller staffs and token system as per required.
12. Customer feedback reveals unsympathetic and non-reassuring staffs. RBBL should provide orientation and training to staff members to improve their reassuring and sympathetic behavior when addressing customer problems.
13. RBBL should take responsibility to customers for delivering service quality, ensuring customer information is provided and effectively handling grievances and misuse. The central office should monitor and control the grievance handling mechanism for promptness and effectiveness.
14. RBBL should provide training program for staffs to improve their empathy and understanding, not only at the central office but also in branches.
15. While RBBL has an effective merit-based recruitment system through the Public Service Commission, it is not demand-based. Therefore, RBBL should suggest improvements to the recruitment system to align with their specific requirements.
16. RBBL should provide financial literacy program to major customer segments such as illiterate individuals, the elderly, females and low-income groups across the country.
17. RBBL should maintain corporate social responsibility (CSR) initiatives to enhance goodwill in society and attract more customers.
18. RBBL should launch a best customer award to customers.

19. RBBL should motivate staffs with a best staff award to staff, merit based promotion, training and refresh courses to staffs, and work based incentive schemes.
20. Service quality delivery should exceed customer's expectation. RBBL should conduct in-depth research on these issues for evidence based reforms.
21. RBBL should prioritize corporate governance, corporate structure and market share to enhance service quality delivery beyond customer's expectation. This includes increasing paid-up capital, deposits, loans and advances, profit, return on equity (ROE), return to assets (ROA) and CSR investments.

As mentioned above, RBBL as a corporate bank, possesses strengths to that the bank should capitalize on to transform the aforementioned weaknesses and enhance service quality delivery and customer satisfaction beyond their expectations. Furthermore, RBBL should improve its institutional structure, function, strategy and customer-friendly service delivery in a timely manner to increase market share in terms of the number of customers, credit investment, service quality delivery, access to service quality, deposit collection, return on share and CSR investment. Therefore, RBBL should give prioritize excellent service quality delivery and foster customer friendly spirit.

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1. BACKGROUND

In the 21st century, the competitive tendency to enhance the quality of customer service has emerged as a crucial dimension for industries seeking to reach the global market and attract large customer bases. Customer satisfaction and loyalty are key elements in promoting brand values and maximizing profits. (Lewis and Mitchell, 1990). This growing concern has prompted industries to adapt their operational and production strategies in response to factors such as increased global market demand due to globalization, heightened competition, the presence of homogenous brands, diverse customer preferences and the concept of comparative advantage (Takeuchi and Quelch, 1983). This market-oriented and customer-centric reform emphasizes catering to customer demands, choices, preferences, loyalty and satisfaction (Lewis and Mitchell, 1990 and Dahal, 2022). Consequently, both international and national brands are now focused on providing high-quality customer services to enhance their brand and market value. For example, companies like Google, Apple and Samsung prioritize customer service to maintain their popularity, financial incentives and overall business success. etc. Thus, enhancing the quality of customer services has become a fundamental strategy for successful and well-established brands.

Enhancing the quality of customer services poses a significant challenge, especially considering the ever-changing and diverse expectations of heterogeneous customers in the global market. The financial industry has particularly experienced this challenge. Reports from MoF (2022), NRB (2020) and NPC (2019) indicate that the rapid growth of digital connectivity, open and competitive markets, the abundance of information and variations in customer income, preferences and literacy levels contribute to this complexity. This challenge is not limited to developed countries; it also affects transition and developing countries like Nepal. To address this issue, financial firms have taken steps to improve the quality of customer services and meet the dynamic expectations of diverse customers. They do so by conducting frequent customer satisfaction surveys and customer expectation surveys.

This is a potential challenge in Nepal with significant socio-economic implications for financial firms, including banks, despite the industry's expansion since the first financial reform in 1984 (Bista, 2021). Over the 40 years since the financial reform,

the number of banks is nineteen, mobilizing a substantial financial resource of 5449 billion rupees through two thirds of Nepalese people's deposit accounts and financing 4842 billion rupees (NRB, 2023). Additionally, the government of Nepal has undertaken reforms for state run public banks, Nepal Bank Limited (NBL), Agricultural Development Bank (ADB), Rastriya Banijya Bank (RBBL) for the aim of improving their efficiency, productivity, competitiveness and financial performance for their sustainability, especially considering the high non-performing loan share, which was nearly 70 percent. (Gurung, 2007). However, despite introducing attractive schemes and services to prospective customers, the public banks have not sufficiently enhanced the quality of services to meet customer expectations, thereby struggling to build their brand and improve market share and value. Consequently, the number of customers leaving these banks surpasses the number of new account openings. Therefore, enhancing the quality of customer service remains a significant challenge for public banks.

This context is relatively critical to Rastriya Banijya Bank (RBBL)¹, similar to Nepal Bank Limited (NBL) and Agricultural Development Bank (ADB), although RBBL has enhanced quality of its services from time to time to improve customer satisfaction index (CSI), brand value (BV) and market share (MS) in the last three decadal reforms. However, the process of merging 100 branches out of 116 branches across the country due to issues such as power cuts, conflict exposure, the influential role of labour unions and a negative net worth 22 billion in 2004 (RBBL, 2020) has presented certain challenges.

As a response, NRB took over RBBL and enlisted the expertise of a foreign management team for institutional restructuring. This involved enhancing

¹Rastriya Banijya Bank Ltd. (RBBL) is a fully government owned 'A' class NRB licensed financial institution established on January 23, 1966 (BS 2022, Magh 10) under the RBD Act with the aim of facilitating and promoting trade, commerce and industry within Nepal and beyond. RBBL is a pioneer in the banking sector in Nepal. It has a widespread network of which provides various banking services to the wide range of customers through extensive banking network with 236 branches across the country with IT supported digital banking products and services. The bank offers a variety of banking products and services to a large number of customers such as deposits, loans, remittances, foreign exchange services and trade finance, among others. Moreover, the bank provides other regular services such as mobile banking, debit card, credit card, ATM, POS, QR scan, online account opening, etc. RBBL is also actively involved in promoting and supporting small and medium-sized enterprises (SMEs) in Nepal through various financing schemes and programs. In addition to its domestic operations, RBBL also has a presence in international markets and has correspondent banking relationships with leading banks worldwide.

institutional capacity, procedural efficiency, transparency and establishing a stable policy and system, while also focusing on improving internal control and human resources management (RBBL, 2002). As part of this restructuring, the bank introduced diversified, targeted and specialized accounts, as well as innovative digital platforms in line with current market trends.

However, questions remain regarding the service quality of these new products, their satisfaction levels among customers and any potential gaps between customer perceptions and expectations. Addressing these concerns is crucial for tackling existing and new challenges in the banking industry, as RBBL aims to attract new prospective customers and retain existing ones. Consequently, the bank has identified these issues as prevalent and essential for charting a path forward. To achieve this, RBBL is conducting customer satisfaction surveys to enhance the quality of customer service effectively.

This study aims to assess the quality of customer ~~whether~~ service and customer satisfaction levels in order to determine their adequacy. The findings from this study will provide valuable insights to initiate structural reforms in RBBL, aimed at enhancing customer satisfaction in both the short and long-term. Improving customer satisfaction will contribute to enhancing the bank's brand value and market share.

2. OBJECTIVES OF THE STUDY

The general objective of this study is to review the quality of customer services being delivered through physical as well as electronic channels from the end-users viewpoint and suggest ways to enhance quality of customer service to meet customer expectation and ensure competitiveness of the bank in the industry.

Specific objectives are as follows:

- Review of policy, procedures and practices related to delivery of customer services through physical as well as electronic channels and recommend the bank necessary measures to make these compatible with prudent practices
- Obtain the opinion of the service recipients from various spheres of society of different geography and synthesize it to arrive useable suggestion or input for necessary reforms/ changes in enhancing quality of customer services

3. SCOPE OF THE STUDY

Scope of the research team's work is to provide research services, examining the adequacy and efficiency of the existing policies, procedures and practices related to customer services. The team aims to gather opinions from both existing and prospective customers who have experienced different services provided by the bank. The research aims to identify areas or issues that require improvement and derive effective solutions to address them.

- Appraise current policies, procedures and practices pertinent to delivery of service to customers of the bank including but not limited to AMC of ATM, MOUS with vendors of mobile banking, internet banking and card services, PoS and QR code.
- Recognize different circumstances having direct or indirect role on customer services of the selected branches.
- Identify difficulties being faced by the customer while receiving various services from the bank
- Examine the gap between consumer's expectation and delivery of the bank in terms of timeliness, ease of access and quality for rendered services to customers in the context of RBBL
- Identify the most valued factor motivating customers to bank with RBBL
- Elucidate prerequisites for effective and efficient customer service for a commercial bank
- Provide amicable tools and techniques required to increase customer satisfaction to be par with prudent practices
- Suggest changes to be made so that the front line employees providing banking services can perform better

The scope of the research service limits to the activities as follows below;

- The survey covered 50 percent of total branches (70) that is approximately 36 branches in Nepal. These branches represented 14 districts of seven provinces. As per the scope of the study, the study team selected two districts per province

based on customer's size and business transaction and volume. As far as possible, the study team considered the ecological belt in this regard.

- Survey Tools were primarily questionnaire sets and checklists. The study team used questionnaire sets for customer's survey and checklists for KII. SPSS was used for processing the collected information.
- Personnel Management in which the study team conducted the following activities below.
 - a) Hiring, training and supervising enumerators and managers
 - b) Hiring, training and supervising data entry clerks
- Survey was conducted as per schedule as follows:
 - a) Conducting customer's survey in the selected branches in the district
 - b) Managing survey logistics, including transport and other support to KII, supply materials and other required goods and services
- Data Management and Reporting are as follows below.
 1. Entering data in Excel (or SPSS) sheet format
 2. Providing copies of both raw and cleaned datasets in a timely manner
 3. Analyzing and presenting the survey data
 4. Ensuring Data confidentiality, validity and reliability
 5. Preparing the Draft Report
 6. Prepare and submit the Final Report

4. APPROACH AND METHODOLOGY

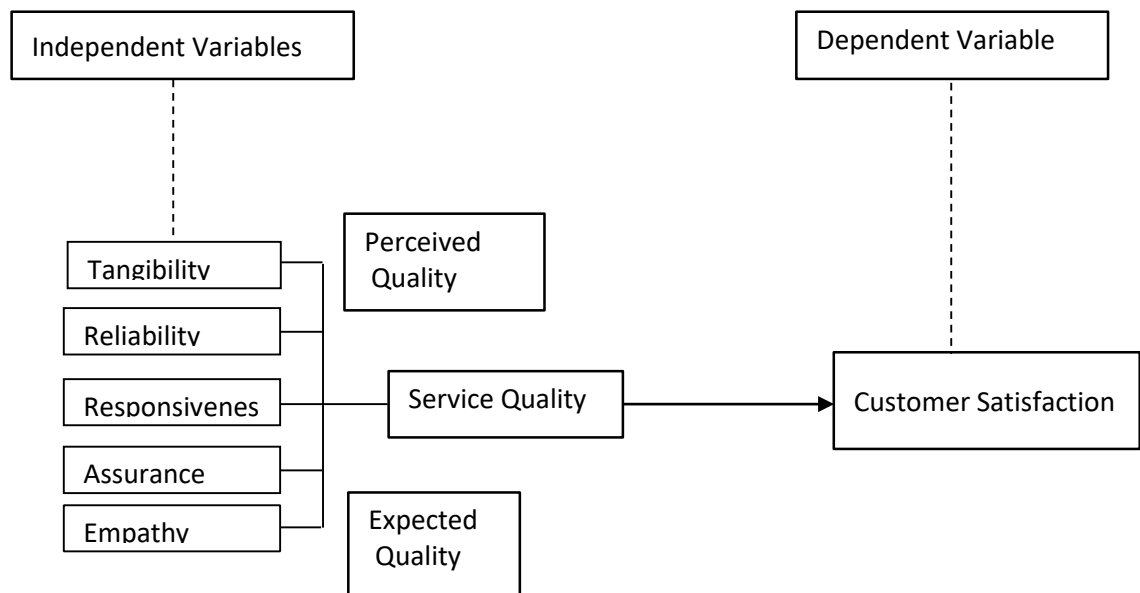
The approach of this study is explorative and descriptive, as outlined in the scope of the study mentioned in the terms of reference (TOR), to fulfill the study's objectives. The study team applied both quantitative and qualitative methods to quantify the quality of customer services and to assess the quality of custom services, along with policy, procedure, services and provisions. A customer satisfaction survey (CSI) was used as a survey tool to obtain firsthand information and data of customers. Similarly, a deskwork review was a supplementary tool to extract relevant secondary information.

4.1. Conceptual Framework

Since customers are the core dimension of business in any competitive market, the quality of customer service is a fundamental goal of the company to meet the expectation of the customer for profit maximization and amplifying brand values and service quality to attract the potential customers. Therefore, every company builds brand value to meet the expected service quality of customers from the delivered service quality. In this context, the SERVQUAL model measures a gap between the delivered service quality and the expected service quality of customer, along with measurement of quality of customer service through five dimensions are Tangibles, Reliability, Responsiveness, Assurance and Empathy of customer satisfaction (Parasuraman, Zeithaml & Berry, 1985, Siddiqi, 2011c and Ismail & Yunan, 2015). Its detail is in figure 1 below.

Figure 1

Conceptual Framework



Customer satisfaction is a yield of service quality of goods and services, if the quality of service meets the expected service quality of the customer. Obviously, customer satisfaction is directly dependent on service quality. The model measures a gap between the service quality and the expected service quality of the customer because meeting the expected service quality of the customer delivers customer satisfaction. Therefore, customer satisfaction is a dependent variable and service quality is

independent with other five dimensions. This framework is a key framework to meet objectives of the study.

4.2. Nature and Types of Data Set

The data set was both quantitative and qualitative. The sources of data were categorically primary and secondary. The study team collected primary data sets through Customer Satisfaction Survey (CSS) and Key Informant Interview (KII), accumulating the secondary data sets from rigors desk review.

4.3. Data Collection Method

4.3.1. Desk Review

It was an instrument to collect secondary information and data from the relevant literature published by the Central Bank of Nepal and RBBL. The study team carried out an intensive review of the relevant literatures:

- Annual Reports of RBBL
- Audit Reports of RBBL
- Deposit and Loan Operational Manual of RBBL
- ATM Operational Manual of RBBL
- Mobile Banking Operational Manual of RBBL
- QR code Operational Manual of RBBL
- Treasury Manual,
- Operational Manual of RBBL
- Digital Service Operational Manual of RBBL
- Monetary Policy 2023
- Annual report of other commercial Banks

4.3.2. Primary Data Collection Method

The study Area of covered sites all over the country including 14 cities, 14 districts and 7 provinces. It included three different strata that is; six metropolitan (Kathmandu, Pokhara, Bharatpur, Lalitpur, Birgunj and Biratnagar), seven sub-metropolitan cities Dhangadhi, Hetauda, Janakpur, Butwal, Tulsipur, Nepalgunj and Dharan) and one municipality (Birendranagar Surkhet). In these cities, the study focused on 70 branches of RBBL for conducting custom surveys, KII.

4.3.3. Sample Size and Sampling Method

Employing the stratified sampling method, the study divided the population of RBBL into one stage cluster and of customers into second stage clusters. In the first stage cluster, consider the population of the study to 264 branches of RBBL. The study team selected 27 percent sample size (i.e. 70 branches of RBBL) representing 14 cities of 14 districts of seven provinces. The selection of branches was based on number of customers, transactions and market.

In the second stage, the study team employed a population of total customers of BBL. Using Cochran (1977)'s sample size calculation method, the study team calculated the sample size of existing customers, leave out customers and prospective customers. Its formulae are as follows:

$$\text{Proportion Sample size } (n_0) = z^2 \times \frac{P(1-P)}{e^2}$$

Where, "z" = critical value of desired level of confidence; "p" = probability of maximum variation in distribution and "e" = proportion of desired error margin.

At 95 percent confidence level (two tailed), critical value (z) is 1.96. Probability of maximum variation (P) is 0.5 and proportion of desired error margin (e) is 0.5. In this condition, the sample size is as follows:

$$\text{Proportion Sample size } (n_0) = 1.96^2 \times \frac{0.5(1-0.5)}{0.05^2} = 384$$

The sample size of existing customers was 384 out of 4000 thousand existing customers. In this sample, the study adjusted 3 percent prospective error and made 396-sample size of existing customers. Its details are presented as follows below.

Sn	Study Area	Total Branches	50% branches	Existing Customers
<i>Ref</i>	<i>1</i>	<i>2</i>	<i>3</i>	<i>(3)×11=4</i>
1	Kathmandu	25	12	132
2	Lalitpur	9	5	55
3	Bharatpur	3	2	22
4	Pokhara	7	3	33
5	Birgunj	4	2	22
6	Biratnagar	5	2	22
7	Dhangadhi	2	1	11
8	Nepalgunj	2	1	11
9	Tulsipur	1	1	11
10	Butwal	4	2	22

11	Hetauda	2	1	11
12	Janakpur	3	2	22
13	Dharan	2	1	11
14	Birendranagar	1	1	11
	Total	70	36	396

Similarly, the sample size of prospective and leave out customers was selected conveniently in consultation with the Branch Manager, Research Department Head and Customer Care Center. The details are in the table above. The survey was conducted from May 14 to June 5, 2023.

4.3.4. For KII

The study team selected key posts of RBBL bank and competitor banks as Key Informants based on qualification, position, capacity and performances. The study team interviewed approximately 6 key officials of RBBL across the country and 3 key officials of competitor banks in Kathmandu for validation and reliability and for supplementary and complementary information about policy, program, function, process, performance and barriers of RBBL from June 1 to June 20, 2023.

4.4. Data Collection Tools

The study employed Customer Survey, KII to collect quantitative and qualitative data sets as per the objective of the study. A structured questionnaire was a survey tool to conduct the customer satisfaction survey. Similarly, a checklist was a tool to conduct KII.

The study team prepared a structured questionnaire as a survey tool to conduct customer surveys. The questionnaire was comprised of four groups: Group A: socio economic, Group B: Banking Information, Group C: Quality of Service and Group D: Expectation of Customers and Suggestions. Similarly, the study team finalized these survey tools with the research department of RBBL for the fieldwork.

4.5. Pre-test of Questionnaire

In which the study team pre-tested the questionnaire in the branch office of RBBL in Kathmandu on April 10, 2023. The study team incorporated all valuable comments and results of the pre-test in the process of finalization of the questionnaire.

4.6. Selection and Orientation of Field Surveyor

Since the study required qualified, experienced and trained surveyors to conduct this survey as per the objective of the study, the study team made an open call on April 15, 2023. The selection process followed three merits: qualification, experience and training to select 7 surveyors and 2 field supervisors to meet the schedule of the study. In the qualification, bachelor level, 2 years' experience and one training was preferred on April 18, 2023.

The study team conducted a two-day orientation-training program to surveyors and field supervisors in Kathmandu from April 22 to April 23, 2023. In the program, the team leader and other study team oriented in detail about the questionnaire, checklist, the list of respondents and Key Informants (KI), timeline, study areas and the objectives of the study. Besides, the resource persons shared about five indicators of the SERVQUAL model and how these are important to measure quality service and consumer satisfaction. On the second day, the study team conducted a piloting session of questionnaires to collect information and data during the session.

4.7. Data Management

The data analyst managed the collected primary data in the excel sheet according to the questionnaire and then the objective of the study. The data analyst made quantitative and qualitative data sets as per the objective of the study after cleaning and managing data sets. Then after, the data analyst transferred the collected data in the SPSS sheet for analyzing the data sets as follows.

- Appraise current policies, procedures and practices pertinent to delivery of service to customers of the bank including but not limited to AMC of ATM, MOUS with vendors of mobile banking, internet banking and card services, PoS and QR code.
- Recognize different circumstances having direct or indirect role on customer services of the selected branches.
- Identify difficulties being faced by the customer while receiving various services from the bank

- Examine gap between consumer’s expectation and delivery of the bank in terms of timeliness, ease of access and quality for rendered services to customers in the context of RBBL
- Identify the most valued factor motivating customers to bank with RBBL
- Elucidate prerequisites for effective and efficient customer service for a commercial bank
- Provide amicable tools and techniques required to increase customer satisfaction to be par with prudent practices
- Suggest changes to be made so that the front line employees providing banking services can better perform

4.8. Model and Data Analysis tool

The study used model and data analysis tools based on SERVQUAL model as per the objectives of the study and the scope of the study as follows:

- **Descriptive Statistics**: the study describes the survey data sets of RBBL’s services, socio-economic characteristics of customers, expectation of customers and quality of services through descriptive statistics (mean, standard deviation and coefficient of variation) and diagram. Besides, the study focuses on indicators of service quality such as Tangibility, Reliability, Responsiveness, Assurance and Empathy in the descriptive statistics.
- **“t” test**: the study employed “t” test to explore whether the gap between service quality of RBBL and the expectation of customers across the branches of the country testing a hypothesis of difference of sample means with zero or not. Its formula is as follows:

$$\mathbf{t\text{-statistic (t):} } t = \frac{\bar{X}_1 - \bar{X}_2}{S} \sqrt{\frac{n_1 n_2}{n_1 + n_2}} \dots \dots \dots (i)$$

Where,

\bar{X}_1 bar= sample mean of the population 1

\bar{X}_2 bar= Sample mean of the population 2

S= Combined standard deviation of both sample

$$S = \sqrt{\frac{\sum (X_1 - \bar{X}_2)^2 + \sum (X_1 - \bar{X}_2)^2}{n_1 + n_2 - 2}} \dots\dots\dots(ii)$$

- **Chi-square Statistics:** the study is a non-parametric analysis tool that is Chi-square (χ^2) statistics test to analyze whether customer's satisfaction associates socio-economic character of customers including gender, income, age, literacy, job and status. Its details is as follows:

$$\chi^2 = \sum \frac{(O-E)^2}{E} \text{ at df } (c - 1) (r - 1) \dots\dots\dots(iii)$$

where,

O = Observed frequency

E = Expected frequency

df = degree of freedom = (c - 1) (r - 1)

c = Total number of columns

r = Total number of rows

- **Regression Analysis:** the study used multiple regression analysis tool to analyze cross sectional data sets of customer satisfaction with dependent variables: Tangibility, Reliability, Responsiveness, Assurance and Empathy to find out determinant power of these independent variables so that RBBL can identify variable to be reformed to improve customer satisfaction and branding of the RBBL. Based on the SERVQUAL model, customer satisfaction (CS) depends on Tangibility (T), Reliability (R), Responsiveness (R1), Assurance (A) and Empathy (E). Its functional relationship form is presented as follows:

$$CS = f(T, R, R_1, A, E) \dots\dots\dots(iv)$$

The econometric model form of the equation (i) is as follows

$$CS = \alpha + \beta T + \beta_1 R + \beta_2 R_1 + \beta_3 A + \beta_4 E + \xi \dots\dots\dots(V)$$

Where, α = intercept, β = coefficient of T, β_1 = coefficient of R, β_2 = Coefficient of R_1 , β_3 = Coefficient of A, β_4 = Coefficient of E, ξ = Error term

- **Qualitative Data Analysis**: the study used a SWOT analysis tool to analyze the qualitative data collected from KII to present thematic analysis for policy implication and validation of quantitative data sets.

4.9. Data Collection Team

The study used seven member's teams in which team leader, researcher, 2 field supervisors and 7 surveyors. In the timeline, the team leader and researcher conducted KII in Kathmandu. Two field supervisors conducted KII and coordinated 7 surveyors across 14 cities to conduct Customer Survey simultaneously.

5. LIMITATION OF THE STUDY

The study is not free from limitations during the study. Few relevant limitations are as follows.

- a) Nepal has witnessed significant growth in its corporate banking industry in recent years. However, research on customer satisfaction, service quality and branding practices has not been a priority for Nepal Rastra bank and the concerned banking industry. Therefore, result validation is a limitation.
- b) Service quality is a crucial aspect in the banking industry. However, neither the government, nor Nepal Rastra Bank or Association of Bank has established clear indicators and dimensions for measuring it. As a result, in the study, the service quality of RBBL cannot be compared effectively.
- c) Customer satisfaction is predominantly of a qualitative nature to which quantitative measure is still a debatable issue due to diverse feelings experienced by different customers. Although establishing a uniform scale to measure customer satisfaction is theoretically and empirically difficult, however, this study has attempted it with the SERVQUAL model. The extent to which the study covers this aspect is a further point of curiosity.
- d) Brand value is also a debatable issue in the absence of valuable and relevant evidence. There is a controversy about the brand value of the commercial bank in many claims. Therefore, measuring the brand value of RBBL has become a tricky issue.

- e) Customer's loyalty is a significant issue because customers often hold multiple account with different banks. During the survey, loyalty biasness was a constraint and challenge.
- f) RBBL has a dominant figure of illiterate and thumb user customers. During the survey, it was challenging to ensure their inclusivity and obtain their perceptions on the given issues. This aspect posed a threat to the validity of the survey results.
- g) RBBL has a large network in Kathmandu valley. In the survey, its domination was a limitation.

6. DATA ANALYSIS AND RESULTS

6.1. Overview of Service Quality and Customer Satisfaction

Service Quality and customer satisfaction are the main mottos of the business organization for branding products, covering market demand and maximizing profit incentives in the global and national competitive market. They are big results of globalization in the world because of the spread of financial products, goods, technology, information and jobs across borders and cultures, along with market competition (Fernando, 2023). As supplementary, increasing big business organizations, so-called Multinational Corporations (MNC) induced Foreign Direct Investment (FDI), new knowledge and technology led mass scale of production, differentiated price and diversified products and global supply chain have amplified the unexpected challenge of market competition. The business organization has focused extensively on the quality of products for improving the satisfaction level of the customer to meet the challenge. Its reflection can be found in production, marketing, human resources management and research strategy in the context of changing dynamics of income, choice, demand, quality, preference and taste of the customers. Every business strategy has two objectives: meeting customer and sales targets and providing better quality of products with attractive schemes. Thus, every business organization considers the customer as the crucial determinant of successful business in the market.

Service Quality and customer satisfaction are key determinants in the highly competitive banking industry for building goodwill with reputation and making a profit. Newsman (2001) mentions service quality as attractive and reasonable

services as the expectation of the customers from the bank. It helps the customer satisfied, although customer satisfaction is the utility of service quality at reasonable prices. Thus, customer satisfaction depends on the service quality of the bank. Additionally, it makes top rank and difference among the banks from different dimensions: reliability, responsiveness, assurance, empathy, market share, corporate performance, credibility and goodwill. Therefore, the bank gives top priority to service quality of account service and digital service with different schemes, programs and investments in technology and research development for maintaining the existing customers and attracting new customers.

6.2. Economic Reforms: Service Quality and Customer Satisfaction

In Nepal, the pace of economic reform in 1984 partially deregulated the market to the spread of financial services, customers and competition across the country, opening foreign and domestic private investment (Bista, 2021). As a follow-up, financial reform in 1991 fully deregulated the financial market. Consequently, 11 commercial banks and 224 financial institutions entered the market (NRB, 1998). As a result, there was differential service quality of the banks, increasing a large number of customers, enlarging the financial market to the rural areas and amplifying competition in the banking industry. Further, as a follow-up, the financial reform in 1999 intensified different service quality and a large number of customers, increasing seven commercial banks and fifty financial institutions. Further, its reflection exists in the financial reform in 2004 in which the restructuring RBBL and NBL were the main agenda based on their increasing vulnerability and instability of the financial system for improving the quality of service and increasing customers through amplifying financial corporate governance (NRB, 2020).

6.3. Restructuring of RBBL: Service Quality and Customer Satisfaction

The restructuring of RBBL was a major agenda in the financial reform 2004, driven by two primary reasons: downsizing of RBBL because of power cuts, conflict and labor union and negative 22 billion rupees' net worth. First, NRB initiated takeover of RBBL's management and secondly, they hired a foreign management team for its

restructuring. As per the restructuring of 2004, there were four major restructures: policy restructure, internal control restructures, operational restructure and HR restructuring. The bank launched the integrated project under which 40 branches were automated, digital platforms and more than 10 special accounts were launched. Till now, the reform of RBBL is an ongoing process to improve service quality, number of customers and customer satisfaction by extending digital services: ATM, Internet and Mobile Banking (ATM in 2020 and Internet and Mobile Banking in 2021) (RBBL, 2021). The objective of this structural reform was to face the challenge of market competition created by domestic and foreign commercial banks and the expected service quality of the customer. This initiation was the transformation to a modern smart banking system from a traditional banking system.

This transformation is available in the guidelines of RBBL 2021 (RBBL, 2021). In the guidelines, RBBL's vision, mission and values are quality of service and customer oriented. In the vision, RBBL states to provide new and innovative banking services to all customers for national development. In the mission, RBBL notes an integrated digital service approach through which RBBL provides simple, improved & competitive banking service and facility to the customers using the network, modern technology and skilled human resources. To materialize its mission and vision, RBBL contains values of quality, innovation, speed, care of customers and respect for people. Thus, RBBL focuses more on quality service and customer satisfaction.

In the context of the restructuring of RBBL, RBBL is a pioneering state-owned and run commercial bank established in 1966. According to Annual Report 079/80 of Rastriya Baniya Bank, spreading all over the country with 264 branches and 268 ATM points along with 3.96 million account holders (84 % saving account, 14% current account, 1.9 % fixed account & 0.1%others), 0.64 million ATM holders, and 1.5 million digital customers (0.9 million active of 1.3 million registered), the bank has a stressful history of non-performing loan ratio (NPLR) (bad debt). In 2020, it was 3.23. However, its intensity was 5.35 percent in 2014 higher than 4.25 percent in 2015, 3.77 percent in 2016, 4.75 percent in 2017, 4.59 percent in 2018 and 4.08 percent in 2019 (RBBL, 2020, RBBL, 2021, & RBBL, 2022).

6.4 Result of Customer Satisfaction Survey (CSS)

6.4.1. Profiles of Respondents

The study conducted customer satisfaction surveys to 391 existing sample respondents out of 4000 customers of 36 branches of 14 districts across the country. The respondent's profile is presented in Figure 1, 2, 3, 4, 5, & 6 as follows.

Figure 2: Respondents by Sex

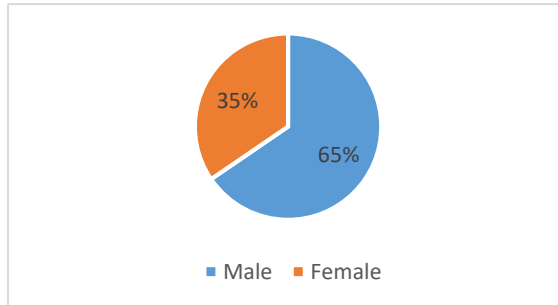


Figure 1: Respondents by Age

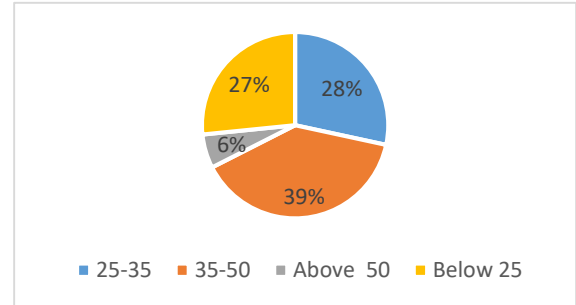


Figure 5: Respondents by Qualification

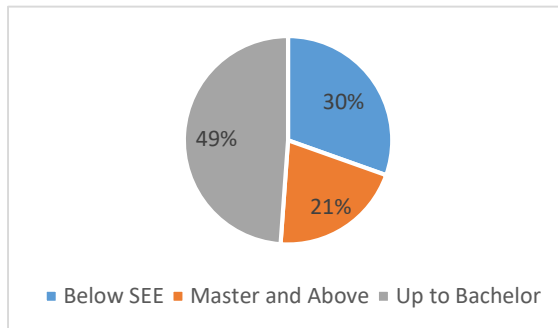


Figure 4: Respondents by Marital Status

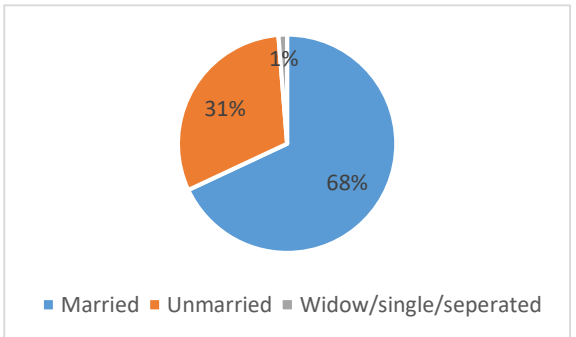


Figure 6: Respondents by Occupation

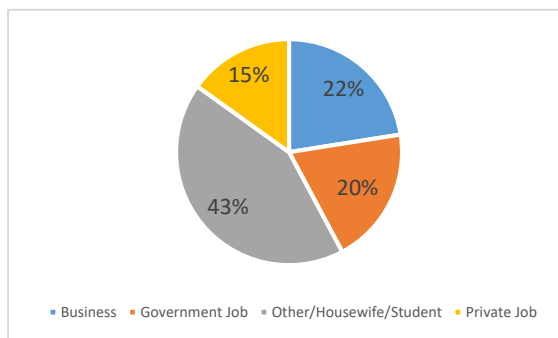
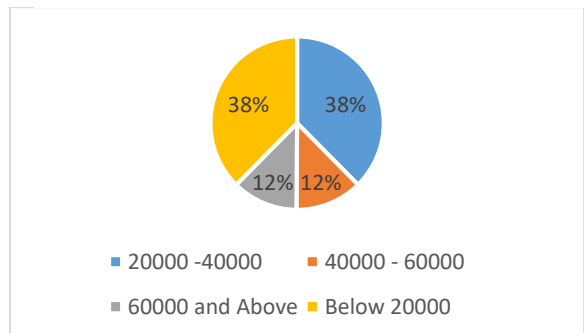


Figure 3: Respondents by Income level



Above figures show socio-economic and demographic profile of the sample respondents. These characteristics reflect the customer's choice, behavior and preference. In the study, there were six characteristics of the customer including a) sex, b) age, c) qualification, d) marital status, e) occupation level and f) income level. By sex, there were two categories: male and female. In the respondents, male was 65 percent whereas female was 35 percent. Similarly, by age, there were four groups:

below 25, 25-35, 35-50, above 50. The age group of 25-50 was 39 percent. It was followed up by the age group of 25-35 with 28 percent, the age group of below 25 with 27 percent and the above 50 with 6 percent. Further, by qualification, the respondent's distribution was good representations from three qualifications: below SEE, SEE-Bachelor and MA and above. Likewise, by marital status, the married respondents (86%) led to unmarried (31%) and widow and single (1%). Additionally, by occupation and income level, the respondent's representation was good. All characteristics indicate variation in customer's perception and expectation on product services and satisfaction.

6.4.2. Descriptive Statistics of RBBL's Service and Customer

Providing four types of account services including a) saving account, b) current account, c) loan account and d) fixed account and five types of digital platforms including a) ATM, b) Credit card, c) Mobile Banking, d) Phone Pay and c) QR code, the study clustered RBBL's service into two groups: a) account service and b) digital platform service respectively.

D) Account Service Product

Account service is the first financial product of RBBL. Over the last 60 years, RBBL has been providing this product to the customer for financial services for reaching the largest section of the people. In this product, RBBL provides a) saving account, b) current account, c) loan account and d) fixed account to the customer across the country through 264 branches. The survey aimed to find out the nature and types of existing customers of this product all over the country through the sample customers. These descriptive statistics are based on six socio-economic dimensions including a) sex, b) age, c) education, d) marital status, e) income level and f) employment. Its detailed presentation is as follows.

i) Account Service and Sex of Customer

Sex is an important dimension of customers to hold and use the account service of RBBL. Account service is a key variable of women empowerment in the context of lower women empowerment and female HDI. Regarding this, the survey aimed to examine the customer's characters and behaviors regarding this service based on sex. The result of the survey is in Figure 7 below.

Figure 7: Account Service and Sex of Customer

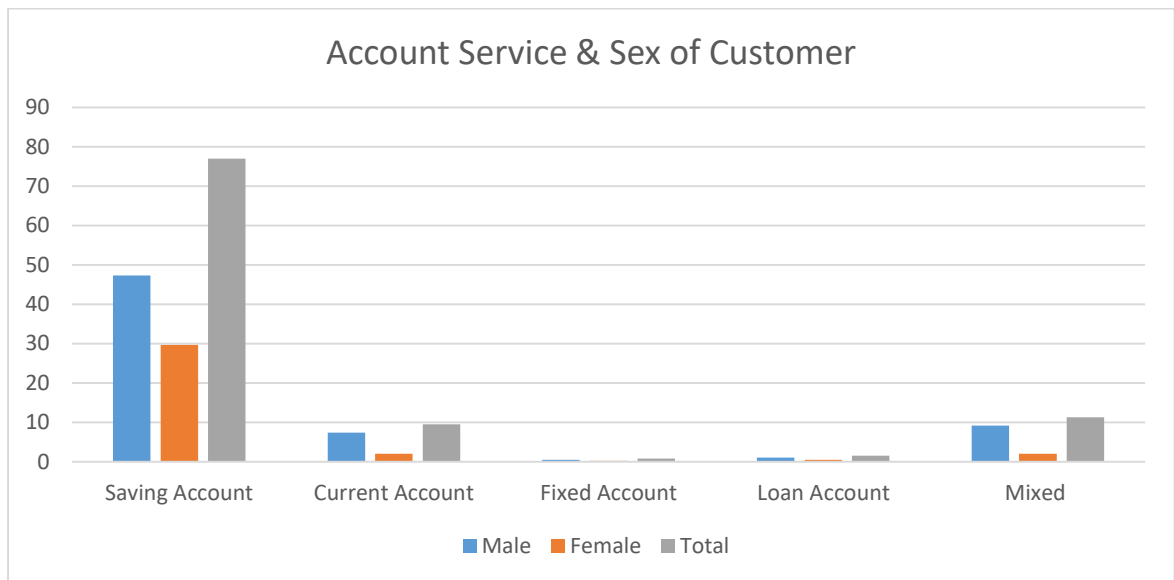


Figure 1 presents the result of the survey in which about 67 percent of customer's use saving accounts and then 9 percent of customers operated current accounts, as 11 percent of customers have multiple accounts in the mixed accounts. The remaining fixed and loan accounts were marginally low. In these three accounts (saving, current and mixed accounts), male dominate females. In the saving account, the male and female ratio is 1.56. Similarly, such ratios are 3.61 and 4.6 in the current account and mixed account respectively. In RBBL, the intensity of male and female customer ratios are higher in current and mixed accounts to saving accounts. Besides, the χ^2 test reveals a $0.76 > p (0.05)$ value (detail in Annex 2). It implies that it is not statistically significant. It means that we fail to accept the null hypothesis that the association between account service and the sex of customers is positive.

ii) Account Service and Age of Customer

Age is another important dimension of customers because age differs in perception, decision, behavior, judgment and choices to hold and use the account service of RBBL. The survey aimed to examine the customer's characters, choices and behaviors on this service based on age group including four age groups a) below 25, b) 25-35, c) 35-50 and d) above 50. The result of the survey is in Figure 8 below.

Figure 8: Account Service & Age of Customer

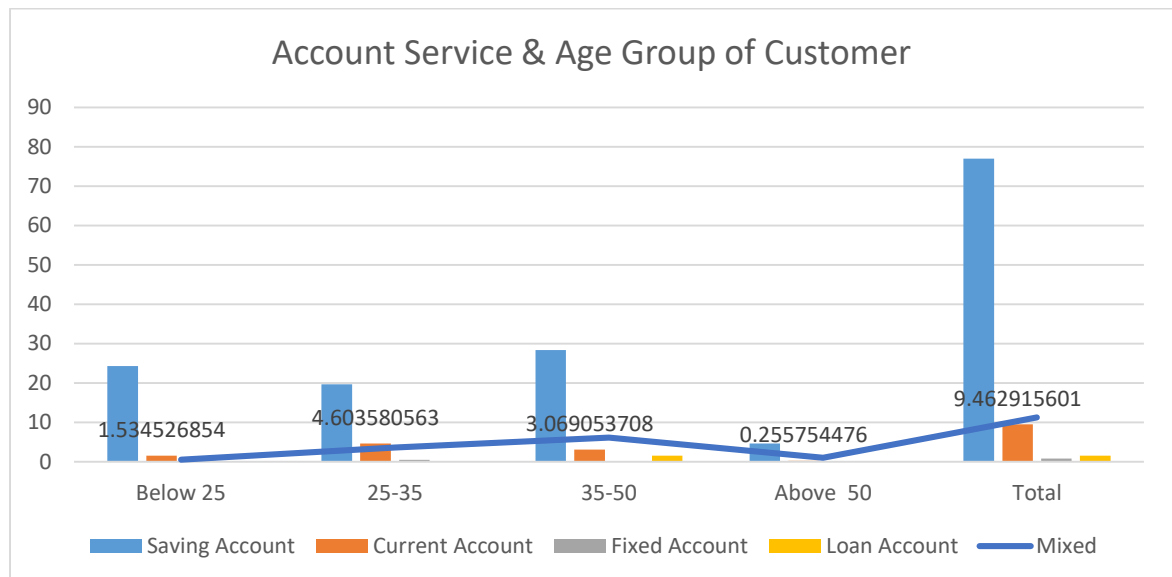


Figure 8 illustrates the result of the survey in which most of the customers (76 percent) across all age groups held saving accounts and then 23 percent of customers preferred current accounts, fixed accounts, loan accounts and mixed accounts. About 28 percent of the third age group (35-50) shared a savings account followed by the first age group (below 25) with 24 percent, the second age group (25-35) with 20 percent and the fourth age group (above 50) with 1.02 percent. In saving accounts, the third age group is the maximum user meanwhile the fourth age group is the minimum user. It means that old age is nominal. Similarly, in the current account, the second age group with 4.6 percent led to the third age group with 3 percent, the first age group with 1.5 percent and the fourth age group with 0.25 percent.

Besides, the χ^2 test reveals a $0.0 < p (0.05)$ value (detail in Annex 2). It implies that it is statistically significant. It means that we fail to reject the null hypothesis that the association between account service and age group of customers is positive.

iii) Account Service and Marital Status

Marital status is another important dimension of the customer because account service improves financial freedom and empowerment to the family. The survey intended to inspect the customer’s characters, choices and security on this service based on marital status including three groups a) married, b) unmarried and c) widow, single & separated. The result of the survey is in Figure 9 below.

Figure 9: Account Service & Marital Status of Customer

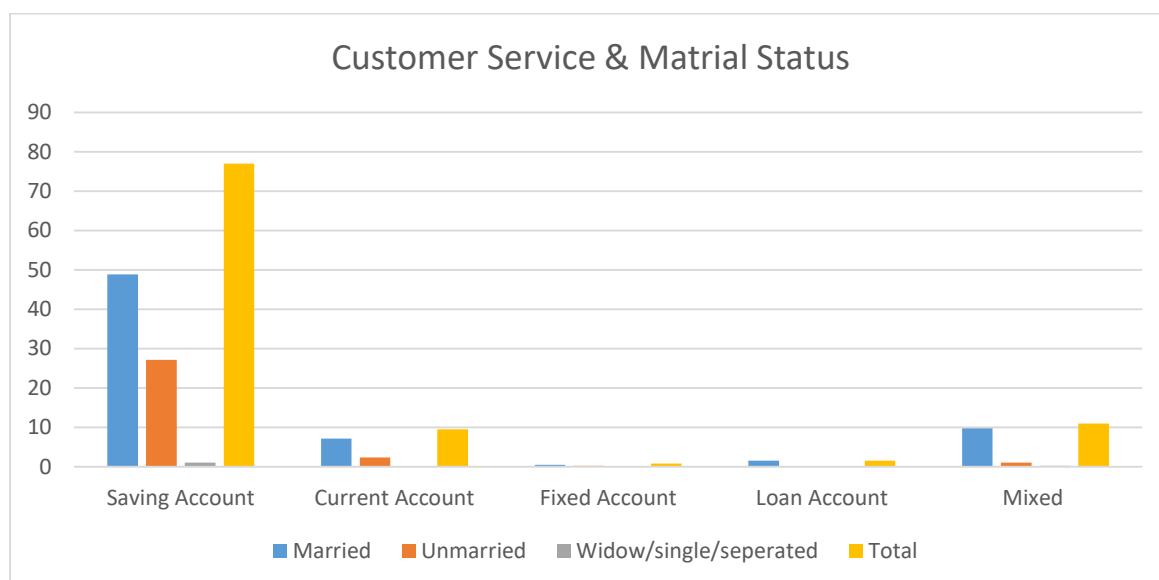


Figure 9 demonstrates the result of the survey in which most of the customers (77 percent) across all marital groups accessed saving accounts and then 33 percent of customer's favor current accounts, fixed accounts, loan accounts and mixed accounts. About 49 percent of the married group shares savings accounts followed by 27 percent of the unmarried group and 1 percent of the widow, single & separated group. In saving accounts, the married women group is the maximum user meanwhile the widow, single & separated group is less user. It means the vulnerable third group is marginally nominal so they could enjoy less financial freedom and opportunity than married and unmarried women.

Similarly, in the current and mixed account, the married group leads to the unmarried group and the widow, single & separated group. Like in the saving account, the widow, single & separated group is far away from these two accounts.

Besides, the χ^2 test reveals a $0.0 < p (0.05)$ value (detail in Annex 2). It implies that it is statistically significant. It means that we fail to reject the null hypothesis that the association between account service and the marital status of customers is positive.

iv) Account Service and Income Level of Customers

Income level is an explanatory variable to receive account service from the banks because the income level indicates the financial capacity and ability of the customers and their commercial concerns and interest. High-income group concerns the credit investment schemes, whereas the low-income group concerns the interest rate of the

deposit scheme and deposit security. The survey inspected the customer's characters, choices and security on this service based on income level counting four groups a) below 20000, b) 20000-40000, c) 40000-60000 and d) 60000 and above. The result of the survey is in Figure 10 below.

Figure 10: Account Service and Income Level of Customer

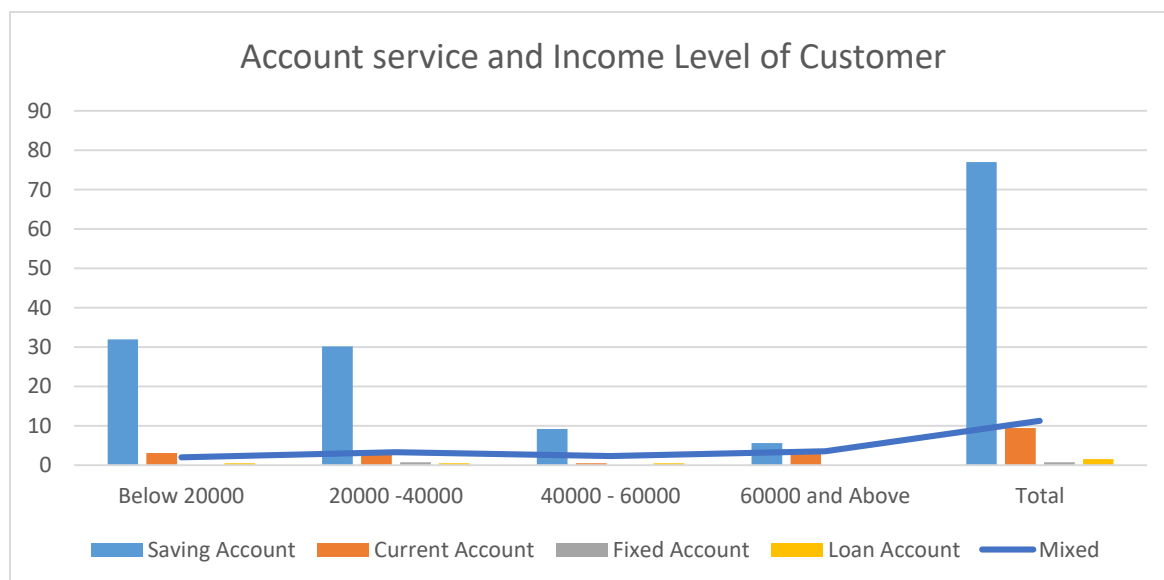


Figure 10 reveals the result of the survey in which most of the customers (77 percent) across all income groups hold saving accounts and then 33 percent of customers hold current accounts, fixed accounts, loan accounts and mixed accounts. The savings account and other account ratios are 2.3. Interestingly, about 32 percent of the below 20000 income group is a regular saving customer, along with 30 percent of the 20000-40000 income groups. However, the high-income groups: the 40000-60000 income group and the above 60000-income group are 9 percent and 6 percent respectively. In RBBL, the low-income groups are major account holders whereas the high-income groups are minor account holders. It means the savings account service of RBBL is popular among the low-income groups.

However, small and large income groups are consistently ignoring current, fixed and mixed account services of RBBL. It implies the accounts schemes are not attractive, competitive and motivated to both income groups.

In fact, the χ^2 test discloses $0.0 < p (0.05)$ value (detail in Annex 2). It indicates that it is statistically significant. It means that we fail to reject the null hypothesis, which is the positive association between account service and the income level of customers.

v) Account Service and Education Level of Customers

Education level enables the customers to access an information and account service and to judge its quality because education is an instrument of empowerment to decide the optimal one relative to the other bank's scheme. Highly qualified customer's choices and preferences are optimally commercial relative to unqualified customer's choices and preferences because they can estimate a highly beneficial scheme. The survey scrutinized the customer's characters and choices on this service based on income level including three groups a) below SEE, b) Up to Bachelor and c) Master and above. The result of the survey is in Figure 11 below.

Figure 11: Account Service & Qualification of the customers

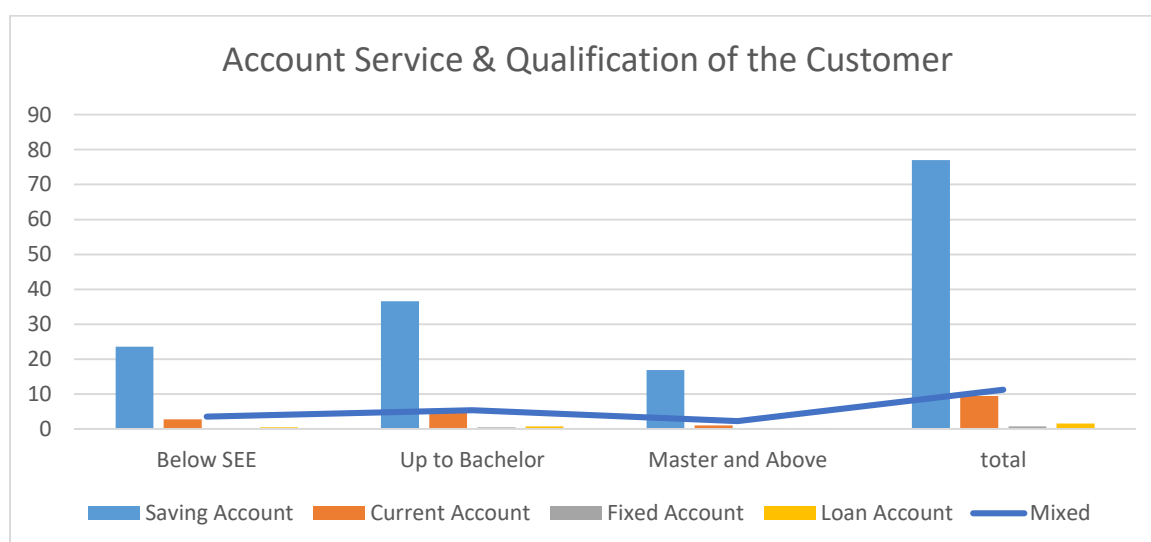


Figure 11 reveals the result of the survey in which saving accounts were popular with most customers (77 percent) across all educational groups. In RBBL, about 37 percent of the SEE-Bachelor level groups lead to the below SEE with 24 percent and the Master and above level groups with 17 percent. RBBL is not in the preference of highly qualified customers. It may be a non-attractive and non-commercial saving account of RBBL for highly qualified customers.

However, the other current, fixed and mixed account services of RBBL are unpopular across all qualification levels. It implies the accounts schemes and procedures are not motivational to them.

χ^2 test discloses $0.94 > p (0.05)$ value (detail in Annex 2). It indicates that it is not statistically significant. It means that we fail to accept the null hypothesis, which is the positive association between account service and education level of customers.

vi) Employment

The types of employment is a meaningful indicator how much RBBL's account service is popular because they are reliable and regular customers for their salary and other business transactions. This has replicative instruments and impacts on RBBL. The survey studied the customer's characters and choices on this service based on type of employment level including four groups a) Business, b) Government Job, c) Private Job and d) Other/Housewife/ Student. The result of the survey is in Figure 12 below.

Figure 12: Account Service & Employment Level of the Customers

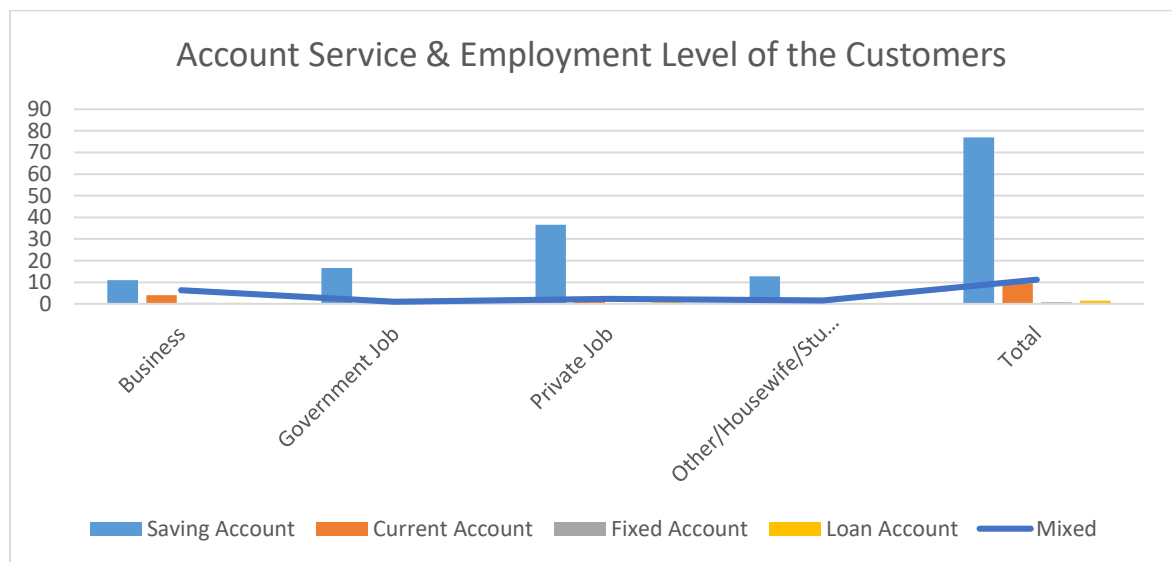


Figure 12 shows the result of the survey in which all types of jobholder customers (77 percent) use saving accounts. About 37 percent of private jobholders prefer saving accounts relative to the government jobholders (17%), Business (11%) and other/housewives/students (11%). RBBL is not in the preference of the business community, the government jobholders and others, except the private jobholder customers. It implies that RBBL could not assure these jobholder customers with attractive packages.

However, these jobholder customers have no concern with the other current, fixed and mixed account services of RBBL. It implies the accounts schemes and procedures are not motivational to them.

In fact, the χ^2 test discloses $0.00 > p (0.05)$ value (detail in Annex 2). It indicates that it is statistically significant. It means that we fail to reject the null hypothesis,

which is the positive association between account service and the education level of customers.

II) Digital Service

Digital service is a supplementary account service of the modern banking industry after the revolution of digital knowledge and technology in the world. In Nepal, it has transformed the system of the banking industry to reach out to smart customers, particularly educated and urban customers. Over the last 60 years, it is a revolution and evolution of RBBL in the diversification of the product service to the customer in competition with the private commercial banks. In this product, RBBL provides a) ATM, b) Mobile Banking, c) Phone Pay and d) QR code, e) Mixed digital services (multiple digital services) to customers across the country through 263 branches. The survey aimed to find out the nature and types of existing customers of this product all over the country through the sample customers. These descriptive statistics are based on six socio-economic dimensions including a) sex, b) age, c) education, d) marital status, e) income level and f) employment. Its detailed presentation is as follows.

i) Digital Service and Sex of the Customer

This is a vital measure of how much RBs digital service is popular and of how customer friendly it is between males and females. The survey planned male and female customer characters, preferences and choices on these digital services including ATM, Mobile Banking, Phone Pay and QR codes. The result of the survey is in Figure 13 below.

Figure 13: Digital Services & Sex of the Customer

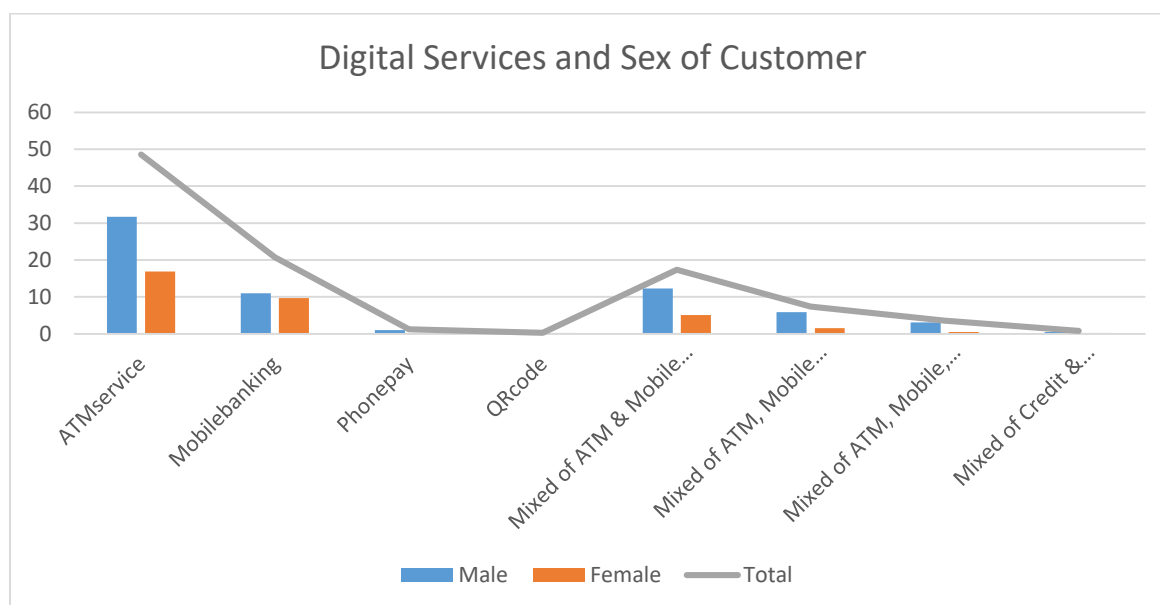


Figure 13 shows the result of the survey in which 65 percent of male use all digital services of RBBL relative to 35 percent of females. Out of all digital services, only 78 percent of male are customers of ATM card and mobile banking and Mixed one (ATM and mobile banking, ATM, mobile banking and phone pay and ATM, mobile banking, phone pay and QR code). The ATM card was leading to all because 48 percent of male use it.

However, 30 percent of females use mainly ATMs, Mobile Banking and Mixed of ATM and Mobile Banking, ATM, Mobile Banking and Phone Pay out of which the intensity of ATM and Mobile Banking are most. An interesting fact is that credit cards, phone pay and QR code are not in demand. Its reason might be relatively uneasy to access and use.

The χ^2 test discloses $0.58 > p (0.05)$ value (detail in Annex 3). It indicates that it is not statistically significant. It means that we fail to accept the null hypothesis, which is the positive association between digital service and the sex of customers.

ii) Customer's Service and Age of the customer

The age of the customer is vital to measure how much the different age groups consider RBBL's digital service. The survey intended the different ages of the customer's characters, preference and choices on these digital services including ATMs, Mobile Banking, Phone Pay and QR code. The survey had four age groups a)

below 25, b) 25-35, c) 35-50 and d) above 50. The result of the survey is in Figure 14 below.

Figure 14: Digital Service & Age Group of the customer

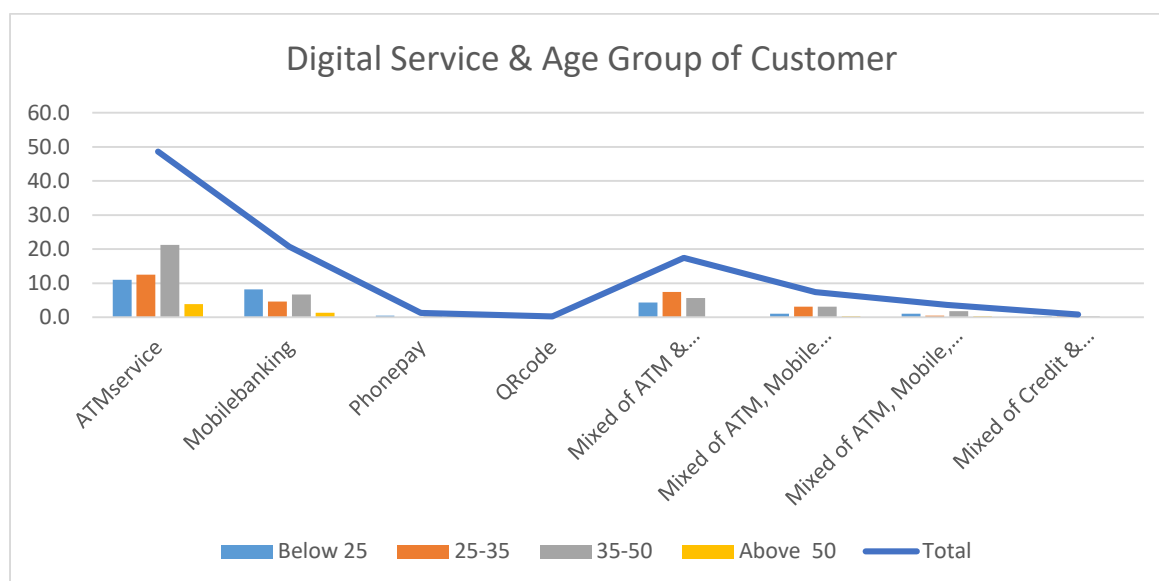


Figure 14 illustrates the result of the survey. All four age groups prefer all these digital services of RBBL in which the third age group (35-50) with 39 percent ranks first in the use of all digital services followed by the second age group (25-35) with 28.6 percent, the first age group (below 25) with 26.6 percent and the fourth age group (Above 50) with 5.9 percent.

In digital service, all age groups customers respond to ATMs, Mobile Banking, Mixed of ATM & Mobile Banking and Mixed of ATM, Mobile Banking & Phone Pay. Out of these services, most customers use ATM and Mobile Banking, accept credit card, phone pay and QR code, although these three digital services are modern essentials to make easy rapid payments and transactions on the spot in the context of growing these payment systems.

The χ^2 test discloses $0.51 > p (0.05)$ value (detail in Annex 3). It indicates that it is not statistically significant. It means that we fail to accept the null hypothesis, which is the positive association between digital service and the age of customers.

iii) Customer's Service and Marital Status

The marital status of the customer is a key to measuring how much the marital status affects the use of RBBL's digital service. The survey aimed at the marital status of the customer's characters, preferences and choices on these digital services

including ATMs, Mobile Banking, Phone Pay and QR codes. The survey had three marital statuses including a) married, b) unmarried and c) widow, single & separated. The result of the survey is in Figure 15 below.

Figure 15: Digital Service & Marital Status of the Customer

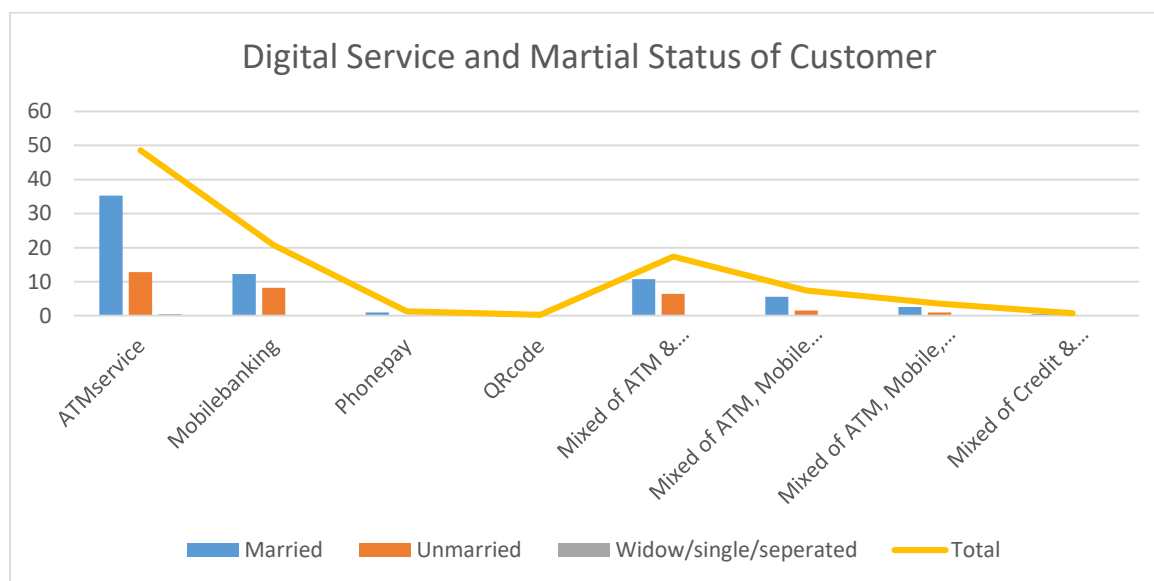


Figure 15 illustrates the outcome of the survey. All these three marital-based respondents favor all these digital services of RBBL, accept credit card, phone pay and QR code. About 68 percent of married respondents rank first followed by 31 percent of unmarried respondents and 1 percent of widows, single and separated.

By digital service, married and unmarried customers respond to ATMs, Mobile Banking, Mixed of ATM & Mobile Banking and Mixed of ATM, Mobile Banking & Phone Pay, accept credit card, phone pay and QR code. The married respondents prefer ATM at first with 35 percent and Mobile Banking at second with 12 percent. Similarly, the unmarried respondents rank 13 percent of ATM first and 8 percent of Mobile Banking users second. These categorical customers are far away from credit cards, phone pay and QR codes of RBBL. It implies that RABBIT's digital services are not smart.

The χ^2 test discloses a $0.67 > p (0.05)$ value (detail in Annex 3). It indicates that it is not statistically significant. It means that we fail to accept the null hypothesis, which is the positive association between digital service and the marital statuses of customers.

iv) Digital Service and Income Level of the customer

The income level of the customer is a key indicator to measure how much the different income level responds to the use of RBBL's digital service. The survey targeted the relationship between the different income levels of the customers and the digital services of RBBL including ATM, Mobile Banking, Phone Pay and QR codes. The different income levels of the customers included a) below 20000, b) 20000-40000, c) 40000-60000 and c) 60000 and above. The result of the survey is in Figure 16 below.

Figure 16: Digital Service and Income Level

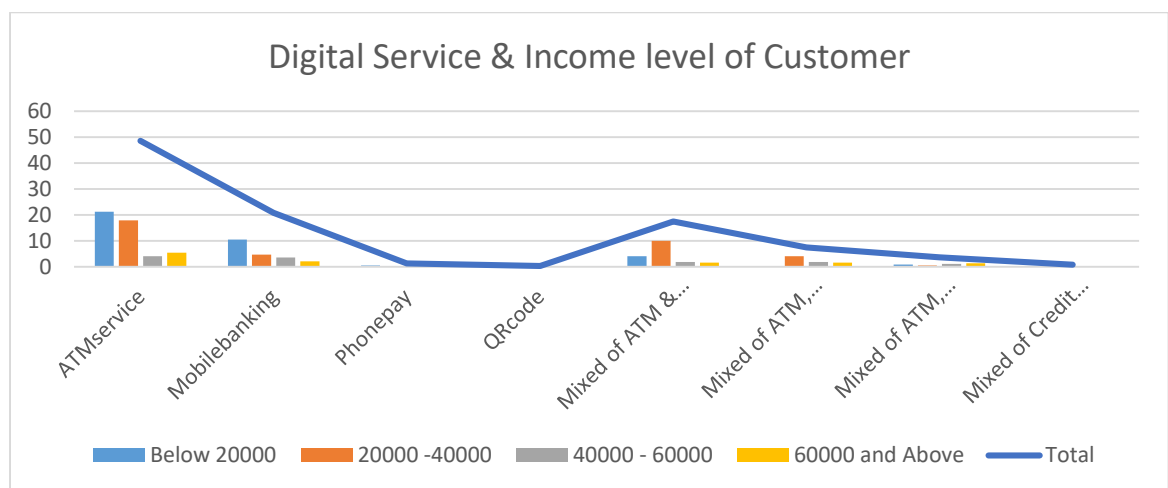


Figure 16 explains the result of the survey. All these four income groups used all these digital services of RBBL except credit card, phone pay and QR code. The first income group (below 20000) and the second income group (20000-40000) are major users of digital services (ATM and Mobile Banking) relative to the third income group (40000-60000) and the fourth income group (60000 and above). Thus, low-income group respondents use mostly ATM and Mobile Banking. However, high-income group respondents use least these services.

By digital service, the below 20000 customers responded excessively ATMs & Mobile Banking, accepting credit card, phone pay and QR code. Similarly, the 20000-40000 income group customers followed the below 20000. However, the 40000-60000 income group and the 60000 and above income group preferred the least to ATM & Mobile Banking.

The χ^2 test discloses $0.00 > p (0.05)$ value (detail in Annex 3). It indicates that it is not statistically significant. It means that we fail to reject the null hypothesis, which is the positive association between digital service and the income level of customers.

v) Digital Service and Education Level

The education level of the customer is another key indicator to measure how much the different education level affects the use of RBBL’s digital service. The survey intended the relationship between the different education levels of customers and the digital services of RBBL including ATM, Mobile Banking, Phone Pay and QR codes. The different education levels of customers included a) below SEE, b) Up to Bachelor, & c) Master and above. The result of the survey is in Figure 17 below.

Figure 17: Digital Service & Education level of the customer

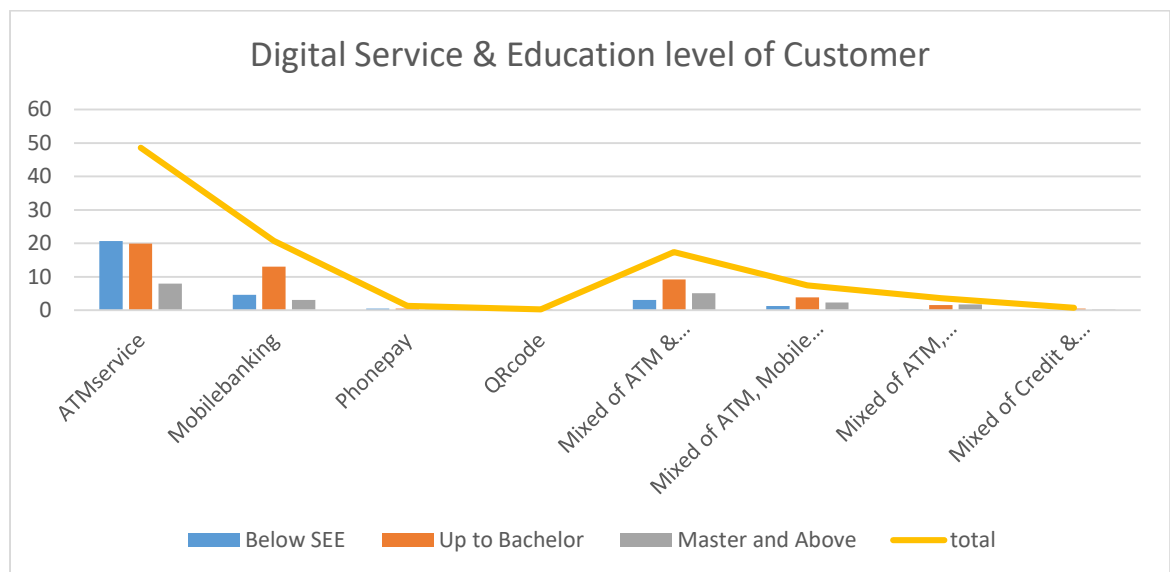


Figure 17 explains the outcome of the survey. All these three education level respondents choose all these digital services of RBBL for their personal and business activities, accept credit card, phone pay and QR code. About 49 percent of the up to Bachelor respondents rank themselves first as digital service users and 30 percent of the below SEE respondents and 21 percent of the MA and above education level respondents followed at second and third respectively. In these three education groups’ respondents, there is a variation among them to use digital services. The preference of the below SEE education level respondents is better than others in the use of the digital service of RBBL.

By digital service, the first choice of the below SEE education level respondents is ATMs and Mobile Banking, likewise of the up to Bachelor level education level

respondents. In Mobile Banking, the up to Bachelor level education level respondents' choice is better than the below SEE education level. However, credit cards, phone pay and QR code are not listed in the choice of the below SEE education level and the up to Bachelor level education level customers, although these digital services of the private commercial bank are quite popular. The highly educated customers were far away from the digital services of RBBL. It implies that RABBIT's digital services are not assuring highly qualified people.

The χ^2 test discloses $0.00 > p (0.05)$ value (detail in Annex 3). It indicates that it is not statistically significant. It means that we fail to reject the null hypothesis that is the positive association between digital service and education level.

vi) Employment

Employment level and category are other important categorical variables to assess whether the different employment levels are positive to the use of RBBL's digital service. The survey examined the relationship between the different employment levels of customers and the digital services of RBBL including ATM, Mobile Banking, Phone Pay and QR codes. The different employment levels of customers include a) Business, b) Government Jobs, c) Private Jobs, & d) Other/Housewives/students. The result of the survey is in Figure 18 below.

Figure 18: Digital Service & Employment Level of the Customer

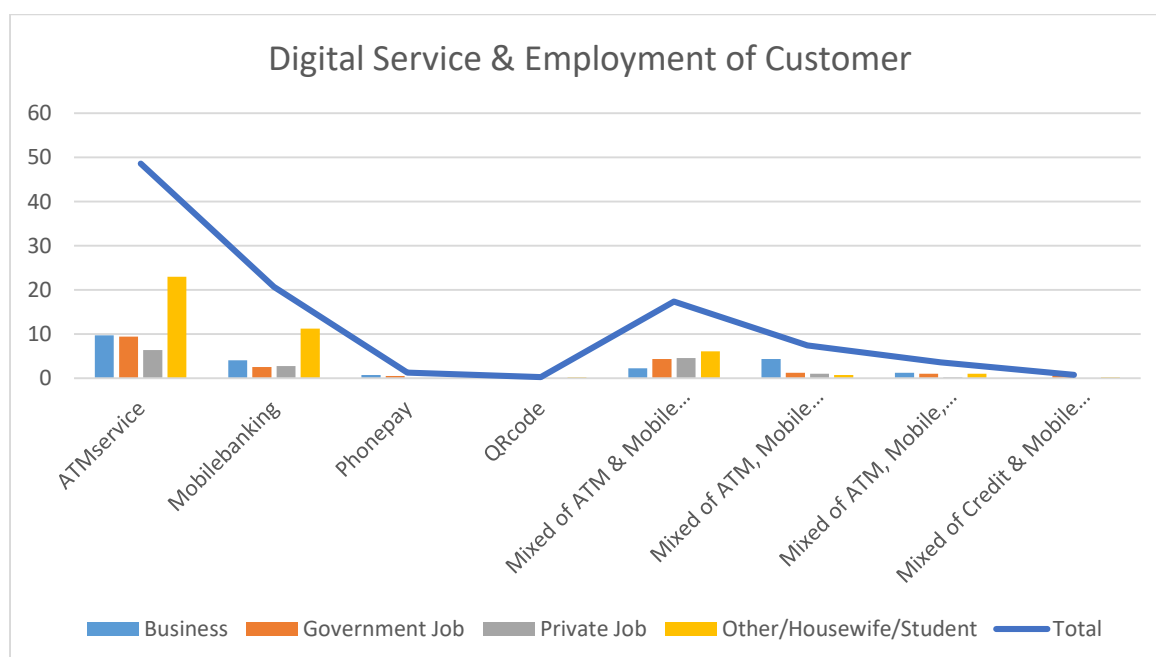


Figure 18 demonstrates the result of the survey. All these four employment categorical respondents choose all digital services of RBBL, accept credit card, phone pay and QR code. About 43 percent of other, housewives and students respondent lead to Business respondents (23 %), Government jobs (20%) and private jobs (15%). It indicates the gap among the four employment categorical users of RBBL's digital service. An interesting fact is that Business respondents, Government jobholders and Private jobholders do not prefer RBBL and its digital services, unlike housewives and students.

By digital service, the intensity of house wife and student customers was not only in ATMs but also in Mobile Banking, except the Mixed of ATM & Mobile Banking and the Mixed of ATM, Mobile Banking & Phone Pay, accept credit card, phone pay and QR code. However, the remaining employment categorical respondent intensity is least on ATM and Mobile Banking. This scenario indicates these customers are not satisfied with credit card, phone pay and QR codes of RBBL. It implies that RABBIT's digital services are not as expected by these customers.

The χ^2 test discloses $0.00 > p (0.05)$ value (detail in Annex 3). It indicates that it is not statistically significant. It means that we fail to reject the null hypothesis, which is the positive association between the digital service and the employment of customers.

6.4.3. Result of SERVQUAL model: Customer Service and Quality

As mentioned in the conceptual framework of SERVQUAL model, there are five elements of service: tangibility (access to product & delivery of Product), reliability, responsiveness, assurance and empathy to measure the gap between customer's perceived quality service and the expected quality service to bridge up the gap for improving the customer's satisfaction. The study aimed to measure the gap between the customer's perceived quality service and the expected quality service of RBBL's account and digital services using dimensions, statements, perception score, expectation score, gap score, priority rank and mean of dimension. The result of the survey is in Table 1 below.

Table 1: Result of the SERVQUAL Model

Dimension	Statement	Perception Score (P)	Mean of Perception Score (MP)	Mean Perception(MP1)	Mean Expectation (ME)	Gap(MP1 -ME)
Access to Product	The bank has easy access to get an information about account and service	6.4	5.59			
	The bank has different schemes to open saving account	5.0				
	The bank gives shortly ATM and Credit Card	3.0				
	The bank has rational deposit interest rate	4.7				
	The bank has sufficient branches at ward level	5.0				
	The bank's employees respond fastly and easily to the customer	6.5				
	The bank has qualifies and well-dressed staffs	6.6				
	The bank branch has sufficient parking	4.7				
	Delivery of Product Service	RBBL opens an office on time	8.4	6.16		
RBBL has a token system		4.3				
RBBL has sufficient counter in the bank		7.0				
RBBL has a cheque clearance with minimum 15 minutes		6.0				
RBBL counter staff professionally verify cheque and vouchers		7.4				
RBBLs ATM works 24 hours		4.5				
RBBLs ATM points are distributed well and accordance with customer density		4.7				
RBBL's mobile banking is effective to payment, money transfer and other multiple service		6.7				
RBBL service is just like private commercial banks		6.2				
Reliable Quality of Service	The bank provides service as promised	6.7	6.27	5.98	7.52	-1.54
	The bank is reliable in solving customer problem time frame	6.6				
	The bank maintains its performance consistency	6.6				
	Accuracy is found in the transaction of this bank	7.1				
	Online banking service are excellent	6.1				

	Card facilities(ATM Card, Debit Card, Visa Card etc) are reliable	4.4				
	The bank is sympathetic and reassuring if you are in problem	5.8				
	The Bank Provides Prompt and quick service	6.9				
Responsiveness to Quality and Problem Solving	The bank has custom care service	5.2	4.82			
	The bank staffs are ready to response quickly to problem	5.1				
	The bank always keep customer informed	4.7				
	The bank staffs are friendly and behave in a courteous manner	5.3				
	The misuse and grievance handling mechanism of the bank is good	4.9				
	The bank is reliable for its digital products	3.8				
Assurance	Behaviors of staff seems confidence in customers	7.2	7.08			
	Behavior of staff should be trustworthy in customer	7.2				
	Customer feel safe in their transactions	7.3				
	The courtesy of the staff member has won the hearts of the customers	6.7				
	Employees of this bank are knowledgeable and efficient	7.1				
	The bank keeps the confidentiality of clients' information	7.3				
	Bank staffs complete customer service in a short time	6.8				
	Employees are consistency polite and well manner	7.0				
Empathy	The bank give individual attention to customer	6.5	5.85			
	The bank employees should give individual attention to customers	5.8				
	The bank treats the customers with care	5.9				
	The bank understands the need of the customer	5.8				
	The bank has problem solving attitude	5.6				
	The bank has branches in convenient location	5.6				
	The bank has to function at hours convenient to all customers	5.6				

Customer Satisfaction	I satisfy this bank's account opening service	7.4	6.06			
	I satisfy ATM card service	3.9				
	I satisfy mobile banking	5.8				
	I satisfy loan account and service	4.3				
	I satisfy teller's counter service	6.8				
	I satisfy customer care service with humble	7.0				
	I satisfy prompt response of bank staffs	7.2				
Customer Expectation (E)	I satisfy this bank's account opening service	6.14	7.52			
	I satisfy ATM card service	7.77				
	I satisfy mobile banking	7.73				
	I satisfy loan account and service	7.57				
	I satisfy teller's counter service	7.98				
	I satisfy customer care service with humble	7.88				
	I satisfy prompt response of bank staffs	7.57				

Source: Field Survey, 2023

Table 1 shows the result of the SERVQUAL Model. In the model, there are five dimensions with 47 statements, along with 7 statements of customer satisfaction and 7 statements of customer expectation. The result of dimensions is as follows.

- Tangibility (access to product & delivery of Product)** is a dimension of the model. In this dimension, there were 18 statements. The index of these statements reveals the perceived tangibility of the customers on RBBL's services. Its mean value of access to product and delivery of product are 5.59 and 6.16 respectively. In access to product, the bank has a strength in the following indicators: easy access to get an information about account and service, proper response of the employees and qualification and well-dressed staffs but the bank has weakness in different schemes to open saving account, ATM and Credit card issue, rational deposit interest rate, sufficient branches and parking. Out of 8 indicators, the bank has strong point in the qualified and well-dressed staffs, fast response to customer and easy access to information. However, the bank has extremely weak point in issue of ATM and Credit cards, rational deposit interest rate and sufficient parking. The customer feedbacks leave rooms for reforms.

Similarly, in delivery of product service, the bank has higher score in office time, professionally verify cheque & vouchers, sufficient counter in the bank, effective mobile banking to payment, money transfer & other multiple service and corporate service. However, the bank has lower score in token system, 24 hours' function of ATM, distribution of ATM points and cheque clearance with minimum 15 minutes. In the delivery of product, 24 hours' service of ATM and token system are extreme challenge to RBBL. The customer feedbacks indicate the need of delivery improvement.

- **Reliability** is another dimension of the model. In this dimension, there were eight statements. The index of these statements reveals the perceived reliability of the customers on RBBL's services. Its mean value is 6.27. It is higher than the composite average. It tells us the customer believes on the service quality of RBBL. By indicator wise, there are eight indicators, out of which the customer has positive feedbacks on functional accuracy, service as promised, prompt & quick service, solving problem and consistent performance. However, the customer has negative feedbacks on card services, sympathetic and reassurance in problem and online banking service. Therefore, the customer considers reliable quality service in RBBL.
- **Responsiveness** is another dimension of the model. In this dimension, there were six statements. The index of these statements reveals the perceived responsiveness of the customers on RBBL's services. Its mean value is 4.82. It is less than the mean the composite value. It indicates that customer feedback is poor on responsiveness of RBBL to quality and problem solving. In the responsiveness, customer feedback is positive on friendly and behave of the staffs, custom care service, ready to response quickly to problem and misuse and grievance handling mechanism. However, customer feedback is negative on reliability on digital products and always customer informed. Thus, it is clear that customer feedback on responsiveness is unexpectedly low.
- **Assurance** is another dimension of the model. In this dimension, there were seven statements. The index of these statements reveals the perceived assurance of the customers on RBBL's services. Its mean value is 7.08. It is stronger than the composite mean value. In assurance, there are eight indicators in which customers feel strong assurance in safe in their transaction, confidentiality in

client's information, trustworthy behavior of staff, confidence on behavior of staffs and knowledgeable and efficient. However, customers feel weak assurance in winning the hearts of their transactions, complete customer service in short time and consistency in polite and well manner. Thus, customer is highly assured on quality of service provided by RBBL.

- **Empathy** is another dimension of the model. In this dimension, there were seven statements. The index of these statements reveals the perceived empathy of the customers on RBBL's services. Its mean value is 5.85. It is lower than the mean composite value. It indicates weak point of RBBL in accordance with customer feedback. In empathy, there are seven indicators, in which customer feels strong empathy in individual attention to customer, individual attention of the employees, customer care and the need of customer. However, customer feel weak empathy in problem solving attitude, convenient location of the branches and convenient time to all customers. Thus, customer feedback is poor on this indicator.
- **Customer Satisfaction** is an important dimension of the model. In this dimension, there were seven statements. The index of these statements reveals the perceived satisfaction of the customers on RBBL's services. Its mean value is 6.06. It is slightly higher than the composite mean value. In the customer satisfaction, there are seven indicators, in which customer are highly satisfied on account opening service, prompt response of the bank staffs, customer care service with humble and teller's counter service. However, customers are not satisfied on ATM card service, loan account and service and mobile banking. Thus, customer feedback is positive overall services of RBBL.
- **Customer Expectation** is a crucial dimension of the model to measure the gap between the perceived quality and the expected quality of RBBL. In this dimension, there were seven statements. The index of these statements reveals the expected quality of the customers on RBBL's services. Its mean value is 7.52. It is higher than all indicators and composite mean value of all indicators. Relatively, it is higher than customer's satisfaction. Customer expectation changes over time, when income, technology, awareness and preference change. Customer expectation is higher in all seven indicators, except account opening service. Thus, customer highly expects on teller's counter service, customer care

service with humble, ATM card service, mobile banking, loan account service and prompt response of bank staffs. Therefore, customer feedback is a higher expectation on all indicators. It is a big challenge to RBBL.

Based on these factors and dimensions, the mean perceived quality on RBBL's services is 5.98 against the mean expected quality on RBBL's service (7.52). In the gap analysis, the gap value between the mean perceived quality on RBBL's services and the mean expected quality on RBBL's service (MP-ME) is -1.54. The gap value and sign indicates that the service quality of RBBL does not meet the customer's expectation. In the gap analysis, there are two dimensions: strength and weakness, in which strength lies above the mean value of composite indicators (5.98) and weakness lies below the mean value of composite indicators.

Strength: Customer's positive feedback

Table 2: Strength: customer's positive feedback

S.N.	Composite Indicator	Difference	Strength Rank	Strength
1	Assurance of service quality	(7.08>5.98)	I	<ul style="list-style-type: none"> • Safe transaction • Confidentiality of client's information • Customer confidence on staff • Trustworthy behavior of staff • Knowledgeable and efficient staff
2	Reliable service quality	(6.27>5.98)	II	<ul style="list-style-type: none"> • Accuracy in transaction • Prompt & quick service • Reliable in solving customer problem • Consistent performance
3	Delivery of product service	(6.16>5.98)	III	<ul style="list-style-type: none"> • Opening office time • Professional verification of cheque & vouchers • Sufficient counter • Effective mobile banking

				<ul style="list-style-type: none"> • Service as of private bank
4	Customer satisfaction	(6.06>5.98)	IV	<ul style="list-style-type: none"> • Account opening • Prompt response of bank staffs • Customer care service with humble • Teller's counter service

Weakness: Customer's negative feedback

Table 3: Weakness: Customer's negative feedback

S.N.	Composite Indicator	Difference	Weakness Rank	Weakness
1	Responsiveness to quality & problem solving	(4.82<5.98)	I	<ul style="list-style-type: none"> • Reliable digital service • Always customer informed
2	Empathy	(5.85<5.98)	II	<ul style="list-style-type: none"> • Problem solving attitude of staffs • Convenient time • Convenient branch • Individual attention of bank staff • Understanding need of customer
3	Access to product	(5.59<5.98)	III	<ul style="list-style-type: none"> • Issue of ATM & credit card • Rational deposit interest rate • Sufficient branch • Branch with sufficient parking • Different schemes of saving account

Besides, customer feedback is positive on a) opening office on time, b) account opening service, c) professional verification of cheque & voucher, d) safe transaction, e) confidentiality on client's information, f) trustworthy behavior of staff, g) confidence behavior of staff, h) knowledgeable staff i) consistent behavior, j) prompt service, k) customer care with humble, l) accuracy transaction and m) sufficient counter.

However, customer feedback is extremely non-positive on a) issue of ATM and credit card, b) token system, c) reliable card service, d) satisfaction on ATM service, e) loan account service, f) reliable digital services, g) misuse and grievance handling mechanism, h) distribution of ATM points, i) branch with sufficient parking and j) sufficient branch.

The corresponding demand side is customer expectation. In the demand side, customer expectation is quiet higher than the quality of service provided by RBBL. In the result of customer survey, customer expects highly quality of service on teller's counter service, customer care service with humble, ATM card service, prompt response of staffs, loan account service. In Key Informant Interview (KII), the higher expectation of customer is the result of fast and easy access to information & digital services, growing urban customer, increasing awareness and literacy level, access to global market, cross boundary mobility, improving new products of the private commercial banks, changing income level, etc. It is clear that the higher expectation of customer challenges the existing customer satisfaction on service quality of RBBL. As a result, RBBL should capitalize above-mentioned strength to transfer weakness as an opportunity for improving service quality in the future.

6.4.4. Result of Gap Analysis and “t” statistics

The study aimed to measure the customer satisfaction on account and digital services of RBBL. We used five dimensions of the model to measure it. We found the customers are not satisfied with the quality service of RBBL in the model. In order to check its statistical evidence, we employed the “t” test to measure the customer satisfaction. The result is presented in Table 4 below.

Table 4: Result of t test

Mean	7.745	-1.529
Variance	0.033	1.275
Pearson Correlation	0.329	
Hypothesized Mean Difference	0	
df	4	
t Stat	19.152	
P(T<=t) two-tail	0	
t Critical two-tail	2.776	

Table 4 shows the result of “t” statistics. In the “t” test, the null hypothesis is that the customer perceived satisfaction is not different from the expected satisfaction on the quality of account and digital service ($\mu=0$). Alternative hypothesis is that the customer perceived satisfaction is different with the expected satisfaction on the quality of account and digital service ($\mu>0$). The result of the t test estimates t value (=2.77) and p=0. It implies the test is statistically significant. Since the “t” calculated (2.77) is greater than the “t” table (2.132), we fail to accept the null hypothesis. It means we accept an alternative hypothesis that the customer's perceived satisfaction is different from the expected satisfaction on the quality of account and digital service. We can conclude that customer feedback is different on the service quality of account and digital service of RBBL.

This result validates statistically the result of SERVQUAL method. It means that customer feels the gap between customer satisfaction and customer expectation. It does not mean that the existing customer is not satisfied. The result of customer satisfaction indicates that the existing customers are satisfied on service quality of account and digital product. It compliments RBBL. However, in the changing context, customer expects beyond their satisfaction for optimizing their utility like as the private commercial banks. Again, this has given a window of an opportunity to reach out new customer with new desires.

6.4.5. Result of Multiple Regression

6.4.5.1. Descriptive Statistics of Factors of SERVQUAL Model

Table-3 presents the mean and standard deviation of key variables in the SERVQUAL Model based multiple regression model. In column 1, there are eight key variables, such as consumer satisfaction (CS) as the dependent variable and access to product (Accp), delivery of product (Dep), Reliability of Product (RQ), Responsiveness (REQ), Assurance (Ass) and Empathy (Em) as independent variables. The standard deviation of these variables from the mean is not significant. Thus, the mean of these variables represents the proper cross sectional data sets collected from the customer survey. The descriptive statistics of these variables are presented in Table 5 below.

Table 5: Descriptive Statistics

	Mean	Std. Deviation
CS	5.9803	1.37098
Accp	5.3197	1.30461
Dep	6.0636	1.63205
RQ	6.1849	.86900
ReQ	4.7059	.59748
Ass	7.0881	.24520
Em	5.8509	.33161

6.4.5.2. Result of Multiple Regression

Table-6 provides the results of the regression of the dependent variable: consumer satisfaction (CS) and six independent variables: access to product (Accp), delivery of product (Dep), Reliability of Product (RQ), Responsiveness (REQ), Assurance (Ass) and Empathy (Em). There are seven parameters: β , β_1 , β_2 , β_3 , β_4 , β_5 & β_6 . In the regression results, β_1 parameter represent marginal change in access to product (Accp). Similarly, there are β_2 marginal change for delivery of product (Dep), β_3 marginal change for Reliability of Product (RQ), β_4 marginal change for Responsiveness (REQ), β_5 marginal change for Assurance (Ass) and β_6 marginal change for Empathy (Em). These parameters explain how much customer satisfaction is changed, when 1 percent change in these parameters.

Table 6: Result of Multiple Regression

Description	Unstandardized Coefficients		Sig.	Collinearity	
	B	Std. Error		Tolerance	VIF
(Constant)	42.804	.000	0.0.		
Accp	.133	.000	0.0.	.170	5.891
Dep	-.001	.000	0.0.	.420	2.382
RQ	-1.485	.000	0.0.	.040	24.817
ReQ	1.849	.000	0.0.	.106	9.467
Ass	-2.609	.000	0.0.	.209	4.777
Em	-3.172	.000	0.0.	.178	5.607

The table 6 presents the result of regression in which R^2 is 99.9 percent. It reveals the model has goodness to fit. In the model, customer satisfaction as an independent variable depends on six explanatory variables: access to product (Accp), delivery of product (Dep), Reliability of Product (RQ), Responsiveness (REQ), Assurance (Ass) and Empathy (Em). Since this independent variable is a composite variable of these six variables, the positive relationship between customer satisfaction and these independent variables indicates better customer satisfaction. In the result, there are two types of relationships: positive (+) and negative (-). Customer satisfaction has positive relationship with access to product and responsiveness to service quality. The marginal change of access to product (β_1) and responsiveness to service quality (β_2) are 0.13 and 1.849 respectively. It implies that when RBBL increases access to product with 1, customer satisfaction will increase at 0.13, if other variables are constant. Similarly, the marginal change of responsiveness to service quality (β_2) indicates that when RBBL increases responsiveness to service quality with 1, customer satisfaction will increase at 1.849. P values of these variables are statistically significant. There is no collinearity. Therefore, access to product and responsiveness to service quality are determinants of customer satisfaction.

However, customer satisfaction has negative relationship with delivery of product, reliability of product, assurance and empathy. P values show that these relationships are statistically significant. Their marginal change of delivery of product (β_3), reliability of product (β_4), assurance (β_5) and empathy (β_6) indicate decreasing customer satisfaction. It may be weakness of these variables on service quality. It is

clear that RBBL has to improve the performance of these four variables: delivery of product, reliability of product, assurance and empathy because it challenges the theoretical relationship between customer satisfaction and these variables mentioned in the conceptual framework. It also challenges the result of SERVQUAL method somehow but capture customer feedback. Therefore, the result of the model indicates a need of reforms for service quality for customer satisfaction.

6.4.3. Key Findings

The result of restructuring RBBL

- Customer feedback is positive on the restructuring RBBL on service quality and targeted customer oriented diversification of account and digital services, staff's attitude and behavior on customer and rehabilitation of the closed branches

Service Quality and Customer's Perception

Account Service

- Majority customers use only the saving account service of RBBL. Minority take multiple account services. Male customer dominates to female customer with 1.56 male-female ratio.
- Older customer (above 50 years) use saving account less than below 50 years. All age group customers use less other accounts: loan and current account.
- Major customers are married and unmarried young customers, except widow, single & separated customers.
- The low-income customers are higher than of the high-income customer.
- Majority customers have qualification from below SEE to above SEE to Bachelor level.
- Private jobholder's customer leads to other jobholders (government, business and other/housewives/students).

Digital Service

- Male & female customers use ATM cards, mobile banking and multiple digital services. In multiple digital services, most customers use ATM card rather than credit cards, mobile banking, phone pay and QR code.

- Older customer (above 50 years) use ATM card & mobile banking less than below 50 years. The age (35-50) customer is most of all aged customer. Major customers are married too.
- Low-income customers are major users of ATM card and mobile Banking.
- All education-level customers are users of ATM card and mobile Banking. Highly qualified are minority customers.
- Major customers of ATM and mobile Banking are housewives and students but business holders, government job holders and private job holders are minor customers.

Service Quality & Customer Satisfaction

Result I: Result of SERVQUAL Model

- Based on these factors and dimensions, the mean perceived quality on RBBL's services is 5.98 against the mean expected quality on RBBL's service (7.52). In the gap analysis, the gap value between the mean perceived quality on RBBL's services and the mean expected quality on RBBL's service (MP-ME) is -1.54. The gap value and sign indicates that the service quality of RBBL does not meet the customer's expectation. However, customer satisfaction indicates that customer is satisfied because opening service, prompt response of the bank staffs, customer care service with humble and teller's counter service. However, customers are not satisfied on ATM card service, loan account and service and mobile banking. It is clear that customer expectation has increased over a time.
- Customer feedback is positive on a) opening office on time, b) account opening service, c) professional verification of cheque & voucher, d) safe transaction, e) confidentiality on client's information, f) trustworthy behavior of staff, g) confidence behavior of staff, h) knowledgeable staff, i) consistent behavior, j) prompt service, k) customer care with humble, l) accuracy transaction and m) sufficient counter.
- However, customer feedback is extremely non-positive on a) issue of ATM and credit card, b) token system, c) reliable card service, d) satisfaction on ATM service, e) loan account service, f) reliable digital services, g) misuse and grievance handling mechanism, h) distribution of ATM points, i) branch with sufficient parking and j) sufficient branch.

- Customer expects highly quality of service on teller's counter service, customer care service with humble, ATM card service, prompt response of staffs, loan account service.

Result I: Result of the “t” test

The result of t-test estimates t-value (=2.77) and p=0. It implies that the t-test is statistically significant. Since the “t” calculated (2.77) is greater than the “t” table (2.132), we fail to accept the null hypothesis. It means we accept an alternative hypothesis that the customer's perceived satisfaction is different from the expected satisfaction on the quality of the account and digital service. We can conclude that customer feedback is different on the service quality of account and digital service of RBBL.

Result III: Result of the Regression

The result of model reveals that access to product and responsiveness to service quality are determinants of customer satisfaction. However, delivery of product, reliability of product, assurance and empathy leave RBBL to initiate reforms to improve service quality and customer satisfaction.

Result IV: Result of KII

As mentioned and listed Key Informants, there were top ranked officials of the commercial banks and RBBL. Interviewed almost 9 key informants in their offices from April 26 May 6, 2023, the result of survey data and findings were validated for further reliability for improving policy impacts. In KII, there were the following findings below.

Perception on RBBL:

Almost all key informants were positive on RBBL. Unanimously they ranked RBBL into a top bank in which they rated RBBL at first in the state run commercial banks and then third, out of 21 commercial banks. Every commercial bank claimed a leading bank with top rank. In the perception, almost all uniformly consider RBBL's services (account and digital platforms) like their banks. Besides, they considered RBBL to have low cost capital and state sponsored customers and funds. Therefore, RBBL is one of their competitors with a good reliable brand value, according to the commercial banks.

Service Quality and Customer Satisfaction

On service quality and customer satisfaction, key informants were asked what was a standard of RBBL's service quality and customer satisfaction. In case of account service, almost key informants accepted competitive and commercial service quality. Regarding digital platforms, 80 percent of key informants rated these services like account service. However, almost all key informants opined that RBBL's digital platforms are not reliable because of the bottleneck of maintenance and cash out issues. A key informant of RBBL accepted the bottlenecks mentioned by the key informants of the commercial bank. One of Key Informants remembered issues of clean notes, power cuts, technical issues and lack of staff (Teller and ATM). Despite such issues, key informants of the commercial banks agreed customer satisfaction due to growing customers of RBBL. Regarding such issues, a key informant of RBBL sorted out all issues related to service quality and customer satisfaction. One of Key Informants 0.2 million growth of customers over a year. Therefore, RBBL has competitive service quality and customer satisfaction.

Coverage of the service quality delivery

Service quality delivery in which RBBL provide account services to 3.96 million customers and digital services to 1.3 million customers across the country in Nepal. The indicator ranks RBBL at second position following to the first position of IME Global Bank with 4.0 million account holders (RBBL, 2023). The IME Global Bank has achieved 4.0 million customers after the initiation of the merging program (IME Global Bank, 2023). In the KII, RBBL launched restructuring RBBL and specialized account services based on their occupations with special schemes (women's account, salary account, student account, foreign employment, private employee account, pensioners account etc.). Therefore, the coverage of RBBL is not a miracle but is satisfied and commercially viable and competitive.

Out of 3.3 million saving accounts, the savings account-total deposit account ratio is 84.3 percent. Similarly, out of 0.75 million ATM holders, ATM cards of RBBL-Total ATM Cards ratio is 15.4 percent (CBS, 2021). In recent years, demand of digital platforms is higher but the shares of ATM and Mobile banking are 19 percent and 32 percent respectively. This lower share of ATM and Mobile banking indicate physical and technical limitations of RBBL. It risks customer's satisfaction and leaves out customers threatening the brand and market value of RBBL in future.

The results of KII with staff and other bank's staff indicate one third of RBBL's service is popular. Others are unpopular and not used. The coverage of RBBL in the Banking Industry is a comfortable zone from two perspectives of competitive market and business sustainability of RBBL. It indicates risk and threat to RBBL for service quality and customer satisfaction.

Rank of RBBL in Banking Industry

A rank of RBBL in Banking Industry is a crucial issue. Financial indicators including no of customers, paid up, deposit, loan and advance, total assets, profit, NII, cost of fund, base rate, NPL, CD ratio, ROE and ROA are used to find out the rank of RBBL in the banking industry. Here, out of 21 banks, only three banks are selected in column 1 and then other columns are indicators. Its details is in table 7 below.

Table 7: Rank of RBBL in the Banking Industry

Bank	Customers (million)	Paid up capital	Deposit	Loan & Advances	Total Assets	Profit	NII	Cost of fund	Base rate	NPL	CD ratio	ROE	ROA
Global IME	4.0 (1)	1	1	1	1	2	1	5	12	16	16	11	9
RBBL	3.9 (2)	10	6	6	6	4	2	1	1	13	2	4	6
NABIL		3	2	2	2	1	21	9	5	17	18	7	3

Table 7 shows the rank of RBBL. Out of 13 indicators, four indicators including no of customers, cost of fund, NII and CD ratio ranks RBBL in the top three banks. The remaining 9 indicators indicate that RBBL needs to be improved on paid up capital, deposit, loan and advances, total assets, profit, ROE and ROA. Despite above-mentioned strengths, the performance of 9 indicators are positive but not encouraging to make a position in the top three banks in the bank industry. Therefore, RBBL should work on these indicators.

Accountability of RBBL and Service Quality

The output indicator III of an accountability of RBBL are service quality and customer satisfaction of customers and mechanism to respond to problems, customer care of the staff and information. In RBBL, there were structures of customer care unit, grievance response units and central monitoring and evaluation unit, process of phone based and web based methods, governance of the central team to examine problem related to account and digital services and trained human resources for listening problem and handling with care in all branches (RBBL,

2023). Therefore, RBBL's governance system is accountable to service quality and customer satisfaction.

This indicator was judged by two methods: a) observation in the branches and b) KII with Staffs and Customers. In the observation, seven enumerators and core team members found customer care units and grievance response units during visits in RBBL's branches (like; *Lagankhel, Kathmandu, Bhaktapur, Biratnagar, Nepalgunj etc.*). Secondly, the result of KII validates all these things with evidence of the customer care system and cell in RBBL and the trained staff for humble care, along with digitized services for service quality. In the KII with the staff of RBBL, they found improving service quality and customer satisfaction. However, they found higher expectations of customers. The results of KII with other bank's staff indicate that RBBL's service quality and customer satisfaction are not private commercial banks. The result of "t" statistics validates these results of KII. It implies that there is sufficient room for reforms for accountability of RBBL on service quality and customer satisfaction.

Gender Perceptive

Gender perspective is an important output measure achieving balanced service quality and customer satisfaction of RBBL. Output indicators are female in RBBL board, female in staff, female in teller, female in customer care and female in account holding. On the board, Female-Male ratio was representative. It was not only one consecutive year but also the last decadal years. In the highly management team, Female-Male ratio was only 13 percent. In account holding, such a ratio was only 30 percent. Obviously, the score of gender perspective was low. It indicates that the service quality and customer satisfaction of RBBL are waiting the gender-balanced approach. It is a room for reform and work.

Sustainability of RBBL

The sustainability of RBBL has two major output indicators: account and digital services, service quality and customer satisfaction, along with number of customers, profit and non-performing loan (NPL). Besides, it depends on brand value of RBBL including dividend per share, tax contribution to Government, employee benefit, innovative schemes, compliance of the regulatory body, market value, number of customers, competitive power, etc. In KII, almost all key informants opined that the direct involvement of the state was a powerful factor creating reliable, responsible,

empathy and assured brand value and goodwill to all customers. Its example was increasing deposits during the COVID-19 crisis, the Cooperative Distrust Crisis and the recent slowdown crisis, according to key informants of RBBL. Likewise, all key informants claimed that low cost capital and low cost credit were other strengths to improve service quality and customer satisfaction. In the savings account, RBBL was privileged to provide specific schemes and facilities better than the commercial private banks. Since account and digital services were made under an integrated central digital system and transparent and accountable institutional control mechanism, RBBL could leverage new customers to enlarge the market coverage in the banking industry. Therefore, the sustainability of RBBL will be not questionable in future.

However, the result of KII and the result of “t” statistics indicate that customers are not satisfied. This result has created a risk with fear factor in the path of sustainability of RBBL. In the last two years, the growth figure of customers in RBBL was 0.2 million and second rank in the banking industry (RBBL, 2023). The indicator has indicated a craze of customers to RBBL. However, the key informants of RBBL considered the estimated result of t statistics and KII as threat and risk to RBBL, along with non-performing loan (NPL), compliance of the regulatory body and the mandatory obligation of the government policy. If RBBL encounters these risks and threats, the sustainability of RBBL may not be questionable in future.

7. CONCLUSION

7.1. Conclusion

The study examines the quality of customer services on account and digital service from the customer’s viewpoint and suggests ways to enhance the quality of customer service to meet customer expectation and ensure the competitiveness of the bank in the industry. As a result, the study found the positive impact of the restructuring RBBL service quality and targeted customer-oriented diversification of account and digital services, staff’s attitude and behavior on customer and rehabilitation of the closed branches. Secondly, the study found multiple account using customers. Majority of the customers use only the savings account service and ATM. A minority of customers avail multiple account services. Male customer dominates over female customer with a male- female ratio of 1.56. In terms of age, older customer (above 50

years) use saving account less compared to those below 50 years. Across all age groups, customers use fewer other accounts such as loan and current accounts. Marital status-wise, major customers are married and unmarried young customers. In terms of education, the majority customers have qualifications ranging from below SEE to Bachelor level. Regarding income group and occupation, the low-income customers outnumber the high-income customers. Private jobholder's customer constitutes the largest groups, followed by government, business and other categories like housewives and students. Thirdly, the study found that both male and female customers use ATM cards, mobile banking and multiple digital services. In multiple digital services, most customers use ATM card rather than credit cards, mobile banking, phone pay and QR code. Older customer (above 50 years) use ATM card & mobile banking less than below 50 years. The age group of 35-50 constitutes the largest proportion of customers. The majority of customers are married. Low-income customers are major users of ATM card and mobile Banking. Customers across all education-level are users of ATM card and mobile Banking. However, highly qualified individuals are minority among the customers using these services. The majority of ATM and mobile banking users are housewives and students, while business holders, government job holders and private job holders form a smaller proportion.

Customer satisfaction indicates that customers are satisfied with the bank's opening service, prompt response of the bank staffs, customer care service with humble and teller's counter service. However, customers are not satisfied with ATM card service, loan account and service and mobile banking. It is clear that customer expectation has increased over a time, particularly regarding teller counter service, customer care service with a humble approach, ATM card service and prompt staff response.

The result of model reveals that access to product and responsiveness to service quality are determinants of customer satisfaction. However, delivery of product, product reliability, assurance and empathy pose challenges for RBBL requiring the initiation of reforms to improve service quality and customer satisfaction. We conclude that service quality and customer satisfaction are crucial to RBBL to enhance its competitiveness, capacity and market value in the banking industry for achieve its goal of becoming the No 1 bank.

7.2. Way forward and Recommendations

The banking industry considers RBBL as a major game changing player based on its customer size, coverage, service quality and market value, if RBBL enhance the delivery of service quality beyond the expectation of customer over time in future. Some crucial areas, which RBBL should work to enhance service quality delivery beyond customer's higher expectation in the future for being No 1 Bank as follows:

1. RBBL should strategically target new prospective customers, including female customers, high-income customers, highly qualified, remittance receiving customers and different jobholders. This can be achieved through media, digital platforms and people-to-people campaigns, along with the introduction of new and existing schemes.
2. Customer feedback indicates lengthy document based ad hoc procedures for accessing credit. RBBL should minimize discretionary activities and authority involvement to reduce such negative experiences.
3. Cost of fund is lower to RBBL than the commercial private banks. Therefore, RBBL should capitalize this strength by directing credit investment towards productive sectors.
4. Cashless and digital transaction are gaining popularity. RBBL should continuously innovate and improve phone pay and mobile banking services to exceed the expectations existing and prospective new customers, thereby promoting cashless and digital transaction.
5. Ad hoc procedural for ATM, credit card and other digital services should be streamlined to make them easy, quick and efficient.
6. Customer feedback highlights issues with ATM points and service quality. RBBL should resolve these issues to enhance service quality for customers who use digital services.
7. ATM reliability is a concern due to malfunctions. RBBL should improve reliability by promptly addressing maintenance related issues.
8. QR Code, Phone Pay, &Internet Banking should be customer-friendly to improving business and transaction processes.
9. Customer feedback indicates maintenance issues with digital products and mobile banking. RBBL should maintain an emergency and regular maintenance

team within the IT department and regularly track these issues, ensuring an effective problem-handling mechanism.

10. High income and qualified urban customers and other customers prefer convenient location, infrastructure and parking. RBBL should focus on it to catch out these prospective customers.
11. Customer density and intensity per branch are uneven. Customer feedback is that duration of cheque clearance takes more than 30 minutes. RBBL should make fast by increasing teller staffs and token system as per required.
12. Customer feedback reveals unsympathetic and non-reassuring staffs. RBBL should provide orientation and training to staff members to improve their reassuring and sympathetic behavior when addressing customer problems.
13. RBBL should take responsibility to customers for delivering service quality, ensuring customer information is provided and effectively handling grievances and misuse. The central office should monitor and control the grievance handling mechanism for promptness and effectiveness.
14. RBBL should provide training program for staffs to improve their empathy and understanding, not only at the central office but also in branches.
15. While RBBL has an effective merit-based recruitment system through the Public Service Commission, it is not demand-based. Therefore, RBBL should suggest improvements to the recruitment system to align with their specific requirements.
16. RBBL should provide financial literacy program to major customer segments such as illiterate individuals, the elderly, females and low-income groups across the country.
17. RBBL should maintain corporate social responsibility (CSR) initiatives to enhance goodwill in society and attract more customers.
18. RBBL should launch a best customer award to customers.
19. RBBL should motivate staffs with a best staff award to staff, merit based promotion, training and refresh courses to staffs, and work based incentive schemes.
20. Service quality delivery should exceed customer's expectation. RBBL should conduct in-depth research on these issues for evidence based reforms.
21. RBBL should prioritize corporate governance, corporate structure and market share to enhance service quality delivery beyond customer's expectation. This

includes increasing paid-up capital, deposits, loans and advances, profit, return on equity (ROE), return to assets (ROA) and CSR investments.

As mentioned above earlier, RBBL as the corporate bank has strengths to which bank should capitalize to transform as mentioned earlier weaknesses to enhance service quality delivery and customer satisfaction beyond their expectation. Furthermore, RBBL should improve institutional structure & function, strategy and customer friendly service delivery on time to increase market share in terms of no of customers, credit investment, service quality delivery, access to service quality, deposit collection, return on share and CSR investment. Therefore, RBBL should give a top priority on excellent service quality delivery and customer friendly spirit.

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ANNEX

9. ANNEX I: SURVEY QUESTIONNAIRE

QUESTIONNAIRE SURVEY SET

FOR EXISTING CUSTOMERS

Enhancing Quality of Customer Services

नाम (Name) : फोन नम्बर (Phone Number) :

ठेगाना (Address) :

Group A:

सामाजिक आर्थिक जानकारी (Socio-economic Information)

Please, put tick (☐) mark in the blank box

1. Personal information

1.1 लिंग (Sex): पुरुष (Male) ☐ महिला (Female) ☐ अन्य (Other) ☐

1. उमेर (Age): २५ भन्दा कम (Below 25 yrs.) ☐ २५ - ५० सम्म (25-50 yrs.) ☐ ३५ - ५० सम्म (35-50 yrs.) ☐ ५० भन्दा माथि (50 and above) ☐

1.3 बैबाहिक अवस्था (Marital Status): बिबिहित (Married) ☐ अबिबाहित (Unmarried) ☐ बिधवा/ एकल/ छुट्टिएको (Widow/single/separated) ☐

1.4 शैक्षिक योग्यता (Academic Qualification): SEE भन्दा तल (Below SEE) ☐ स्नातक सम्म (Up to Bachelor) ☐ मास्टर र माथि (Master and above) ☐

1.5 रोजगारीको अवस्था (Employment Types): सरकारी कर्मचारी (Government Job) ☐ निजी कर्मचारी (Private Job) ☐ व्यवसायी (Business) ☐ अन्य (Other/Housewife/student) ☐

1.6 रोजगारीको प्रकृति (Nature of Employment): स्वरोजगार (Self Employed) ☐ वैदेशिक रोजगारी (Abroad Employed) ☐

1.7 मासिक आय (Monthly Income): २०००० भन्दा कम (Below 20000) ☐ २०००० - ४०००० सम्म (20000 -40000) ☐ ४०००० - ६०००० सम्म (40000 - 60000) ☐ ६०००० भन्दा माथि (60000 and above) ☐

Group B:

ग्राहक स्थिति)Customer Status)

2) के तपाई अन्य बैंकको ग्राहक हुनुहुन्छ? Are you a customer of other Bank? छु (Yes) (),
छैन(No) ()

2.1. तपाई यो बैंकबाट कुन सेवा लिनुहुन्छ? Which service do you take from this Bank?

- Account: बचत खाता (Saving Account) (), चालू खाता (Current Account) (), निश्चित खाता/मुद्दती निक्षेप (Fixed Account) (), ऋण खाता (Loan Account) ()
- Card: एटीएम कार्ड (ATM Service) (), क्रेडिट कार्ड (Credit Card) (),
- App based transaction: मोबाइल बैंकिङ (Mobile Banking) (), फोन भुक्तानी (Phone Pay) (), QR कोड (QR Code)()

2.2. के तपाई नियमित निक्षेपकर्ता हुनुहुन्छ ? Are you a regular depositor?

छु (Yes) (), छैन (No) ()

यदि हो भने, तपाई कस्तो नियमित बचत गर्नुहुन्छ ? If yes, how do you save regular?

(.....) (तलब (Salary) / बैंक लेनदेन (Bank Transaction)/ व्यापार बचत (Business Saving))

यदि छैन भने, यसको कारण के हो? If no, what is its reason?

a) b) c)

2.3. तपाईले राष्ट्रिय बाणिज्य बैंकमा खाता खोल्नु भएको कति वर्षा भयो? How many years have you been a customer at this Bank? (.....)

Group C: Quality Service

3.1. Access to Product Service

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकमा एक दिनमा खाता खोल्न सजिलो छ (The bank has easy to open account with in a day).					
2	बैंकमा खाता र सेवाहरूको बारेमा जानकारी प्राप्त गर्न सजिलो छ। (The					

	bank has easy access to get an information about account and service)					
3	बचत खाता खोल्नका लागि बैंकको विभिन्न योजनाहरू छन्। (The bank has different schemes to open saving account)					
4	बैंकले चाँडै एटीएम र क्रेडिट कार्ड दिन्छ। (The bank gives shortly ATM and Credit Card). बैंकको निक्षेपको व्याजदर तर्क संगत छ (The bank has rational deposit interest rate)					
5	बैंकको वडा स्तरमा पर्याप्त शाखाहरू छन्? (The bank has sufficient branches at ward level)					
6	बैंकको निक्षेपको व्याजदर तर्क संगत छ (The bank has rational deposit interest rate)					
7	बैंकका कर्मचारीहरूले ग्राहकहरूलाई छिटो र सजिलै प्रतिक्रिया दिन्छन् (The bank's employees respond fastly and easily to the customer)					
8	बैंकसँग योग्य र राम्रो लुगा लगाएका कर्मचारीहरू छन्। (The bank has qualifies and well-dressed staffs)					
9	बैंकको शाखामा पर्याप्त पार्किङ छ। (The bank branch has sufficient parking)					

3.2. Delivery of Product Service

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	RBBL ले समयमा कार्यालय खोल्छ। (RBBL opens an office on time)					
2	RBBL सँग टोकन प्रणाली छ। (RBBL has a token system)					
3	RBBL बैंकमा पर्याप्त काउन्टर छ? (RBBL has sufficient counter in the bank)					

4	BBL सँग न्यूनतम १५ मिनेटको चेक क्लियरेन्स छ। (RBBL has a cheque clearance with minimum 15 minutes)					
5	RBBL का काउन्टर कर्मचारीहरूले चेक र भाउचरहरू व्यावसायिक रूपमा प्रमाणित गर्छन्। (RBBL counter staff professionally verify cheques and vouchers)					
6	RBBL को ATM 24 घण्टा काम गर्छ? (RBBL's ATM works 24 hours)					
7	RBBL को ATM पोइन्टहरू ग्राहकको घनत्व अनुसार राम्रोसँग वितरण गरिएका छन्। (RBBL's ATM points are distributed well and accordance with customer density)					
8	RBBL को मोबाइल बैंकिङ भुक्तानी, पैसा स्थानान्तरण र अन्य बहुविध सेवाहरूमा प्रभावकारी छ (RBBL's mobile banking is effective to payment, money transfer and other multiple service)					
9	RBBL को सेवा निजी वाणिज्य बैंक जस्तै छ (RBBL service is just like private commercial banks)।					

3.3. Reliable Quality of Product Service

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकले प्रतिज्ञा अनुसार सेवा प्रदान गर्दछ।(The bank provides service as promised)					
2	ग्राहक समस्या समय सीमा समाधान गर्न बैंक विश्वसनीय छ। (The bank is reliable in solving customer problem in time frame)					
3	बैंकले आफ्नो कार्यसम्पादन स्थिरता कायम राख्छ। (The bank maintains its performance consistency)					
4	यस बैंकको कारोबारमा शुद्धता पाइन्छ। (Accuracy is found in the transaction of this bank)					

5	अनलाइन बैंकिंग सेवाहरू उत्कृष्ट छन्। (Online banking service are excellent)					
6	कार्ड सुविधाहरू (ATM, क्रेडिट कार्ड, डेभिड कार्ड र भिसा कार्ड आदि) भरपर्दो छन्। (Card facilities(ATM Card, Debit Card, Visa Card etc.) are reliable)					
7	दि तपाईं समस्यामा हुनुहुन्छ भने बैंक सहानुभूति र आश्वस्त दिन्छ (The bank is sympathetic and reassuring if you are in problem)					

3.3. Responsiveness to Quality & Problem Solving

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकले द्रुत र द्रुत सेवा प्रदान गर्दछ। (The Bank Provides Prompt and quick service)					
2	बैंकमा कस्टम केयर सेवा छ। (The bank has custom care service)					
3	बैंक कर्मचारीहरू समस्याको छिट्टै जवाफ दिन तयार छन्। (The bank staffs are ready to response quickly to problem)					
4	बैंकले सधैं ग्राहकलाई सूचित राख्छ। (The bank always keep customer informed)					
5	शाखाका कर्मचारीहरू मिलनसार हुन्छन् र विनम्र व्यवहार गर्छन्। (The bank staffs are friendly and behave in a courteous manner)					
6	बैंकको उपद्रव र गुनासो व्यवस्थापन संयन्त्र राम्रो छ। (The misuse and grievance handling mechanism of the bank is good)					
7	यो बैंक डिजिटल उत्पादनहरूको लागि भरपर्दो छ। जस्तै क्रेडिट कार्ड, भिसा कार्ड, अनलाइन सेवाहरू र QR स्क्यान। (The bank is reliable for its digital products)					

3.4 Assurance (आश्वासन)

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	कर्मचारीहरूको व्यवहारले ग्राहकहरूमा विश्वास गरेको देखिन्छ। (Behaviors of staff seems confidence in customers)					
2	कर्मचारीहरूको व्यवहार ग्राहकहरूमा विश्वासयोग्य हुनुपर्छ। (Behavior of staff should be trustworthy in customer)					
3	ग्राहकहरूले आफ्नो लेनदेनमा सुरक्षित महसुस गर्छन्। (Customer feel safe in their transactions)					
4	कर्मचारी सदस्यको शिष्टाचारले ग्राहकहरूको मन जितेको छ। (The courtesy of the staff member has won the hearts of the customers)					
5	यस बैंकका कर्मचारीहरू ज्ञानी र दक्ष छन्। (Employees of this bank are knowledgeable and efficient)					
6	यस बैंकले ग्राहकहरूको जानकारीको गोपनीयता राख्छ। (The bank keeps the confidentiality of clients' information)					
7	बैंक कर्मचारीहरूले छोटो समयमा ग्राहक सेवा पूरा गर्छन्। (Bank staffs complete customer service in a short time)					
8	कर्मचारीहरू निरन्तर विनम्र र राम्रो तरिकाले प्रस्तुत हुन्छन्। (Employees are consistency polite and well manner)					

3.5 Empathy (सहानुभूति)

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकले ग्राहकहरूलाई व्यक्तिगत ध्यान दिन्छ। (The bank give individual attention to customer)					
2	बैंक कर्मचारीहरूले ग्राहकहरूलाई व्यक्तिगत ध्यान दिनुपर्छ। (The bank employees should give individual attention to customers)					

3	बैंकले ग्राहकहरूलाई ध्यानपूर्वक व्यवहार गर्दछ। (The bank treats the customers with care)					
4	बैंकले ग्राहकको आवश्यकता बुझ्दछ। (The bank understands the need of the customer)					
5	बैंकको समस्या समाधान गर्ने मनोवृत्ति छ। (The bank has problem solving attitude)					
6	बैंकको सुविधाजनक स्थानमा शाखाहरू छन्। (The bank has branches in convenient location)					
7	बैंकले सबै ग्राहकहरूको लागि उपयुक्त घण्टामा काम गर्नुपर्छ (The bank has to function at hours convenient to all customers)					
8	बैंकले ग्राहकहरूलाई व्यक्तिगत ध्यान दिन्छ।(The bank gives individual attention to customers.)					

Group D: Customer Satisfaction

4.1. Customer Satisfaction

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	म खाता खोल्ने सेवाबाट सन्तुष्ट छु (I satisfy this bank's account opening service)					
2	म ATM कार्ड सेवाबाट सन्तुष्ट छु (I satisfy ATM card service)					
3	म मोबाइल बैंकिङ सेवाबाट सन्तुष्ट छु (I satisfy mobile banking)					
4	म ऋण खाता सेवाबाट सन्तुष्ट छु (I satisfy loan account and service)					
5	म काउन्टर सेवाहरू सुरक्षित महशुस गर्छु (I satisfy teller's counter service)					
6	म नम्रताका साथ गरिएको ग्राहक सेवाबाट सन्तुष्ट छु (I satisfy customer care service with humble)					
7	म बैंक कर्मचारीहरूको शीघ्र प्रतिक्रियाबाट सन्तुष्ट छु (I satisfy prompt response of bank staffs)					

8	म मेरा सहकर्मीहरू/साथीहरू/परिवारका सदस्यहरूलाई रुचाइएको बैंकिङ विकल्पको रूपमा RBBL सिफारिस गर्छु। (I recommend RBBL as a preferred banking option to my colleagues/friends/family members.)					
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Group E: Customer Expectation and Suggestion

Q	Statement	Expectation
1	RBBL खाता खोल्ने सेवा (RBBL account opening service)	
2	एटीएम कार्ड सेवा (ATM card service)	
3	मोबाइल बैंकिङ (Mobile Banking)	
4	ऋण खाता र सेवाहरू (Loan account and services)	
5	टेलर काउन्टर सेवाहरू (Teller's counter service)	
6	नम्र संग ग्राहक हेरचाह सेवा (Customer care service with humble)	
7	बैंक कर्मचारीहरूको द्रुत प्रतिक्रिया (Prompt response of bank staffs)	

सुझावहरू (Suggestions):

Signature of respondent:

**QUESTIONNAIRE SET
FOR LEAVE OUT CUSTOMERS
Enhancing Quality of Customer Services**

नाम (Name) : फोन नम्बर (Phone Number) :

ठेगाना (Address) :

Group A:

सामाजिक आर्थिक जानकारी (Socio-economic Information)

Please, put tick () mark in the blank box

1. Personal information

1.1 लिंग (Sex): पुरुष (Male) महिला (Female) अन्य (Other)

1. उमेर (Age): २५ भन्दा कम (Below 25 yrs.) २५ - ५० सम्म (25-50 yrs.) ३५ - ५० सम्म (35-50 yrs.) ५० भन्दा माथि (50 and above)

1.3 बैबाहिक अवस्था (Marital Status): बिबिहित (Married) अबिबाहित (Unmarried) बिधवा/ एकल/ छुट्टिएको (Widow/single/separated)

- 1.4 शैक्षिक योग्यता (Academic Qualification): SEE भन्दा तल (Below SEE) स्नातक सम्म
(Up to Bachelor) मास्टर र माथि (Master and above)
- 1.5 रोजगारीको अवस्था (Employment Types): सरकारी कर्मचारी (Government Job) निजी
कर्मचारी (Private Job) व्यवसायी (Business) अन्य (Other/Housewife/student)
- 1.6 रोजगारीको प्रकृति (Nature of Employment): स्वरोजगार (Self Employed) वैदेशिक रोजगारी
(Abroad Employed)
- 1.7 मासिक आय (Monthly Income): २०००० भन्दा कम (Below 20000) २०००० - ४०००० सम्म
(20000 -40000) ४०००० - ६०००० सम्म (40000 - 60000) ६०००० भन्दा माथि (60000
and above)

Group B:

ग्राहक स्थिति)Customer Status)

- 2) के तपाईं अन्य बैंकको ग्राहक हुनुहुन्छ? Are you a customer of other Bank? छु (Yes) (),
छैन(No) ()
- 2.1. तपाईं यो बैंकबाट कुन सेवा लिनुहुन्छ? Which service do you take from this Bank?
- Account: बचत खाता (Saving Account) (), चालू खाता (Current Account) (), निश्चित
खाता/मुद्दती निक्षेप (Fixed Account) (), ऋण खाता (Loan Account) ()
 - Card: एटीएम कार्ड (ATM Service) (), क्रेडिट कार्ड (Credit Card) (),
 - App based transaction: मोबाइल बैंकिङ (Mobile Banking) (), फोन भुक्तानी (Phone Pay) (),
QR कोड (QR Code)()
- 2.2. के तपाईं नियमित निक्षेपकर्ता हुनुहुन्छ ? Are you a regular depositor?
छु (Yes) (), छैन (No) ()
- यदि हो भने, तपाईं कस्तो नियमित बचत गर्नुहुन्छ ? If yes, how do you save regular?
(.....) (तलब (Salary) / बैंक लेनदेन (Bank Transaction)/ व्यापार बचत
(Business Saving))
- यदि छैन भने, यसको कारण के हो? If no, what is its reason?

a) b) c)

2.3. तपाईंले राष्ट्रिय बाणिज्य बैंकमा खाता खोल्नु भएको कति वर्षा भयो? How many years have you been a customer at this Bank? (.....)

Group C:

ग्राहकको मूल्याङ्कन (Customer's Assessment)

4.1. ग्राहक सन्तुष्टि (Customer Satisfaction)

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	म RBB को खाता खोल्ने सेवाबाट सन्तुष्ट थिएँ (I was satisfied this bank's account opening service)					
2	म ATM कार्ड सेवाबाट सन्तुष्ट थिएँ (I was satisfied by ATM Card Service)					
3	म मोबाइल बैंकिङ सेवाबाट सन्तुष्ट थिएँ (I was Satisfied by mobile banking service)					
4	म ऋण खाता सेवाबाट सन्तुष्ट थिएँ (I was satisfied by loan account and service)					
5	म काउन्टर सेवाहरू सुरक्षित महशुस गर्थेँ (I was satisfied by counter service)					
6	म नम्रताका साथ गरिएको ग्राहक सेवाबाट सन्तुष्ट थिएँ (I was satisfied by customer care service with humble)					
7	म बैंक कर्मचारीहरूको शीघ्र प्रतिक्रियाबाट सन्तुष्ट थिएँ (I was satisfied by prompt response of Bank staffs)					

4.2 असन्तुष्टि र बैंक सेवा छोड्नु पछाडि कारणहरू Reasons Behind Unsatisfaction and Leaving the Bank Services.

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)

1	RBBL को खाता खोल्ने सेवा लामो थियो (RBBL's account opening service was lengthy)					
2	ATM कार्ड सेवा खराब थियो। (ATM card service was bad)					
3	मोबाइल बैंकिङ ठीक थिएन। (Mobile banking was not proper)					
4	ऋण खाता र सेवाहरू सहज थिएनन्। (Loan account and services were not comfortable)					
5	काउन्टर सेवाहरू पीडादायी थिए। (Counter service were painful)					
6	ग्राहक हेरचाह सेवा नम्र थिएन (Customer care service was not humble)					
7	बैंक कर्मचारीहरूले ग्राहकको समस्यालाई तुरुन्तै जवाफ दिन सकेनन्। (Bank staffs could not response promptly to customer's problem)					
8	बैंक कर्मचारी टेबलमा उपलब्ध थिएनन्। (Bank staffs were not available on table)					
9	बैंक कर्मचारी जिम्मेवार थिएनन्। (Bank staffs were not responsible)					
10	बैंक कर्मचारीहरूले दुर्व्यवहार गरे (Bank staffs made harassment)					
11	बैंकका सेवा र प्रणालीहरू वाणिज्य बैंक जस्तै अद्यावधिक गरिएको थिएन। (Bank's services and systems were not updated like commercial bank)					
12	अन्य (Others)					

4.3. अन्य बैंकहरूको छनोट Choice of other banks

1. RBBL छोडेपछि तपाईंले आफ्नो बैंकिङ सेवाको लागि कुन बैंक रोज्नुभयो? Which bank did you choose for your banking services after leaving RBBL?
 - निजी वाणिज्य बैंक (Private Commercial Bank) (.....)

- सार्वजनिक वाणिज्य बैंक (Public Commercial Bank) (.....)
- 2. बैंकको नाम के हो? What is the name of bank?
- 3. यसको लागि तपाईंको प्रेरणा के हो? What is your motivation for it?

Account: बचत खाता (Saving Account) (),

चालू खाता (Current Account) (),

निश्चित खाता/मुद्दती निक्षेप (Fixed Account) (),

ऋण खाता (Loan Account) ()

Card: एटीएम कार्ड (ATM Service) (),

क्रेडिट कार्ड (Credit Card) (),

App based transaction: मोबाइल बैंकिङ (Mobile Banking) (),

फोन भुक्तानी (Phone Pay) (),

QR कोड (QR Code) ()

- 4. के तपाईं हालको बैंक सेवा संग सन्तुष्ट हुनुहुन्छ? Do you satisfy with current bank service?

छु (Yes) (.....), छैन (No) (.....)

यदि हो भने, तपाईं यस बैंकलाई कसरी श्रेणीकरण गर्न सक्नुहुन्छ? if yes, how can you rank this bank?

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	म खाता खोल्ने सेवाबाट सन्तुष्ट छु (I satisfy this bank's account opening service)					
2	म ATM कार्ड सेवाबाट सन्तुष्ट छु (I satisfy ATM card service)					
3	म मोबाइल बैंकिङ सेवाबाट सन्तुष्ट छु (I satisfy mobile banking)					
4	म ऋण खाता सेवाबाट सन्तुष्ट छु (I satisfy loan account and service)					
5	म काउन्टर सेवाहरू सुरक्षित महशुस गर्छु (I satisfy teller's counter service)					
6	म नम्रताका साथ गरिएको ग्राहक सेवाबाट सन्तुष्ट छु (I satisfy customer care service with humble)					

7	म बैंक कर्मचारीहरूको शीघ्र प्रतिक्रियाबाट सन्तुष्ट छु (I satisfy prompt response of bank staffs)					
8	म मेरा सहकर्मीहरू/साथीहरू/परिवारका सदस्यहरूलाई रुचाइएको बैंकिङ विकल्पको रूपमा RBBL सिफारिस गर्छु। (I recommend RBBL as a preferred banking option to my colleagues/friends/family members.)					

Group D: Customer Expectation and Suggestion

5. के तपाईं फेरी यस बैंकमा फर्कन चाहानु हुन्छ ? Will you return to RBBL? Yes (.....) No (.....)
यदि हो भने, कृपया आफ्नो अपेक्षा साझा गर्नुहोस् ? If yes, please share your expectation?

Q	Statement	Expectation
1	RBBL खाता खोल्ने सेवा (RBBL account opening service)	
2	एटीएम कार्ड सेवा (ATM card service)	
3	मोबाइल बैंकिङ (Mobile Banking)	
4	ऋण खाता र सेवाहरू (Loan account and services)	
5	टेलर काउन्टर सेवाहरू (Teller's counter service)	
6	नम्र संग ग्राहक हेरचाह सेवा (Customer care service with humble)	
7	बैंक कर्मचारीहरूको द्रुत प्रतिक्रिया (Prompt response of bank staffs)	

यदि छैन भने, नयाँ ग्राहकहरूलाई आकर्षित गर्न RBBL को नीति र गुणस्तर सुधार गर्न तपाईंका सुझावहरू के छन्? If No, what are your suggestions to improve policy and quality of RBBL for attracting new customers?

सुझावहरू (Suggestions):

Signature of respondent:

QUESTIONNAIRE SET III
FOR PROSPECTIVE CUSTOMERS
Enhancing Quality of Customer Services

नाम (Name) : फोन नम्बर (Phone Number) :

ठेगाना (Address) :

Group A:

सामाजिक आर्थिक जानकारी (Socio-economic Information)

Please, put tick (☐) mark in the blank box

1. Personal information

1.1 लिंग (Sex): पुरुष (Male) ☐ महिला (Female) ☐ अन्य (Other) ☐

1. उमेर (Age): २५ भन्दा कम (Below 25 yrs.) ☐ २५ - ५० सम्म (25-50 yrs.) ☐ ३५ - ५० सम्म (35-50 yrs.) ☐ ५० भन्दा माथि (50 and above) ☐

1.3 बैबाहिक अवस्था (Marital Status): बिबिहित (Married) ☐ अबिबाहित (Unmarried) ☐ बिधवा/ एकल/ छुट्टिएको (Widow/single/separated) ☐

1.4 शैक्षिक योग्यता (Academic Qualification): SEE भन्दा तल (Below SEE) ☐ स्नातक सम्म (Up to Bachelor) ☐ मास्टर र माथि (Master and above) ☐

1.5 रोजगारीको अवस्था (Employment Types): सरकारी कर्मचारी (Government Job) ☐ निजी कर्मचारी (Private Job) ☐ व्यवसायी (Business) ☐ अन्य (Other/Housewife/student) ☐

1.6 रोजगारीको प्रकृति (Nature of Employment): स्वरोजगार (Self Employed) ☐ वैदेशिक रोजगारी (Abroad Employed) ☐

1.7 मासिक आय (Monthly Income): २०००० भन्दा कम (Below 20000) ☐ २०००० - ४०००० सम्म (20000 -40000) ☐ ४०००० - ६०००० सम्म (40000 - 60000) ☐ ६०००० भन्दा माथि (60000 and above) ☐

Group B:

ग्राहक स्थिति (Customer Status)

2) के तपाईं अन्य बैंकको ग्राहक हुनुहुन्छ? Are you a customer of other Bank?

छु (Yes) (), छैन (No) ()

2.1. तपाईं यो बैंकबाट कुन सेवा लिनुहुन्छ? Which service do you take from this Bank?

- Account: बचत खाता (Saving Account) (), चालू खाता (Current Account) (), निश्चित खाता/मुद्दती निक्षेप (Fixed Account) (), ऋण खाता (Loan Account) ()
- Card: एटीएम कार्ड (ATM Service) (), क्रेडिट कार्ड (Credit Card) (),
- App based transaction: मोबाइल बैंकिंग (Mobile Banking) (), फोन भुक्तानी (Phone Pay) (), QR कोड (QR Code) ()

2.2. के तपाईं नियमित निक्षेपकर्ता हुनुहुन्छ ? Are you a regular depositor?

छु (Yes) (), छैन (No) ()

यदि हो भने, तपाईं कस्तो नियमित बचत गर्नुहुन्छ ? If yes, how do you save regular?

(.....) (तलब (Salary) / बैंक लेनदेन (Bank Transaction)/ व्यापार बचत (Business Saving))

यदि छैन भने, यसको कारण के हो? If no, what is its reason?

a) b) c)

2.3. तपाईंले राष्ट्रिय बाणिज्य बैंकमा खाता खोल्नु भएको कति वर्षा भयो? How many years have you been a customer at this Bank? (.....)

Group C:

ग्राहकको मूल्याङ्कन (Customer's Assessment)

3.1. उत्पादन सेवामा पहुँच Access to product service

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकमा एक दिन भित्र खाता खोल्न सजिलो छ। (The Bank is easy to open account with in a day)					
2	बैंकमा खाता र सेवाहरूको बारेमा जानकारी प्राप्त गर्न पहुँचसजिलो छ। (The bank has easy access to get an information about account and service)					

3	बचत खाता खोल्नका लागि बैंकको विभिन्न योजनाहरू छन्। (The bank has different schemes to open saving account)					
4	बैंकले चाँडै एटीएम र क्रेडिट कार्ड दिन्छ। (The bank gives shortly ATM and Credit Card)					
5	बैंकको निक्षेपको व्याजदर तर्कसंगत छ (The bank has rational deposit interest rate)					
6	बैंकको वडा स्तरमा पर्याप्त शाखाहरू छन्? (The bank has sufficient branches at ward level)					
7	बैंकका कर्मचारीहरूले ग्राहकहरूलाई छिटो र सजिलै प्रतिक्रिया दिन्छन् (The bank's employees respond fastly and easily to the customer)					
8	बैंकसँग योग्य र राम्रो लुगा लगाएका कर्मचारीहरू छन्। (The bank has qualified and well-dressed staffs)					
9	बैंकको शाखामा पर्याप्त पार्किङ छ। (The bank branch has sufficient parking)					

3.2. उत्पादन सेवाको वितरण Delivery of Product Service

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकले समयमा कार्यालय खोल्छ। (The bank open an office on time)					
2	बैंकसँग टोकन प्रणाली छ। (The bank has a token system)					
3	बैंकमा पर्याप्त काउन्टर छ? (The Bank has sufficient counters)					
4	बैंकसँग न्यूनतम १५ मिनेटको चेक क्लियरेन्स छ। (The Bank has a cheque clearance with minimum 15 minutes)					

5	बैंकका काउन्टर कर्मचारीहरूले चेक र भाउचरहरू व्यावसायिक रूपमा प्रमाणित गर्छन्। (The bank counter staff professionally verify cheques and vouchers)					
6	बैंकको ATM 24 घण्टा काम गर्छ? (The bank's ATM works 24 hours)					
7	बैंकको ATM पोइन्टहरू ग्राहकको घनत्व अनुसार राम्रोसँग वितरण गरिएका छन्। (The bank's ATM points are distributed well and accordance with customer density)					
8	बैंकको मोबाइल बैंकिङ भुक्तानी, पैसा स्थानान्तरण र अन्य बहुविध सेवाहरूमा प्रभावकारी छ (The bank's mobile banking is effective to payment, money transfer and other multiple service)					

3.3. उत्पादन सेवाको विश्वसनीय गुणस्तर **Reliable Quality of Product Service**

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकले प्रतिज्ञा अनुसार सेवा प्रदान गर्दछ।(The bank provides service as promised)					
2	ग्राहक समस्या समय सीमा समाधान गर्न बैंक विश्वसनीय छ। (The bank is reliable in solving customer problem time frame)					
3	बैंकले आफ्नो कार्यसम्पादन स्थिरता कायम राख्छ। (The bank maintains its performance consistency)					
4	यस बैंकको कारोबारमा शुद्धता पाइन्छ। (Accuracy is found in the transaction of this bank)					
5	अनलाइन बैंकिङ सेवाहरू उत्कृष्ट छन्। (Online banking service are excellent)					

6	कार्ड सुविधाहरू (ATM, क्रेडिट कार्ड, डेभिड कार्ड र भिसा कार्ड आदि) भरपर्दो छन्। (Card facilities (ATM Card, Debit Card, Visa Card etc.) are reliable)					
7	दि तपाईं समस्यामा हुनुहुन्छ भने बैंक सहानुभूति र आश्वस्त दिन्छ (The bank is sympathetic and reassuring if you are in problem)					

3.3. गुणस्तर र समस्या समाधानको लागि जवाफदेहिता **Responsiveness to Quality and Problem**

Solving

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकले द्रुत र द्रुत सेवा प्रदान गर्दछ। (The Bank Provides Prompt and quick service)					
2	बैंकमा कस्टम केयर सेवा छ। (The bank has custom care service)					
3	बैंक कर्मचारीहरू समस्याको छिट्टै जवाफ दिन तयार छन्। (The bank staffs are ready to response quickly to problem)					
4	बैंकले सधैं ग्राहकलाई सूचित राख्छ। (The bank always keep customer informed)					
5	शाखाका कर्मचारीहरू मिलनसार हुन्छन् र विनम्र व्यवहार गर्छन्। (The bank staffs are friendly and behave in a courteous manner)					
6	बैंकको उपद्रव र गुनासो व्यवस्थापन संयन्त्र राम्रो छ। (The misuse and grievance handling mechanism of the bank is good)					
7	यो बैंक डिजिटल उत्पादनहरूको लागि भरपर्दो छ। जस्तै क्रेडिट कार्ड, भिसा कार्ड, अनलाइन सेवाहरू र QR स्क्यान। (The bank is reliable for its digital products)					

3.4 आश्वासन (Assurance)

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	कर्मचारीहरूको व्यवहारले ग्राहकहरूमा विश्वास गरेको देखिन्छ। (Behaviors of staff seems confidence in customers)					
2	कर्मचारीहरूको व्यवहार ग्राहकहरूमा विश्वासयोग्य हुनुपर्छ। (Behavior of staff should be trustworthy in customer)					
3	ग्राहकहरूले आफ्नो लेनदेनमा सुरक्षित महसुस गर्छन्। (Customer feel safe in their transactions)					
4	कर्मचारी सदस्यको शिष्टाचारले ग्राहकहरूको मन जितेको छ। (The courtesy of the staff member has won the hearts of the customers)					
5	यस बैंकका कर्मचारीहरू ज्ञानी र दक्ष छन्। (Employees of this bank are knowledgeable and efficient)					
6	यस बैंकले ग्राहकहरूको जानकारीको गोपनीयता राख्छ। (The bank keeps the confidentiality of clients' information)					
7	बैंक कर्मचारीहरूले छोटो समयमा ग्राहक सेवा पूरा गर्छन्। (Bank staffs complete customer service in a short time)					
8	कर्मचारीहरू निरन्तर विनम्र र राम्रो तरिकाले प्रस्तुत हुन्छन्। (Employees are consistency polite and well manner)					

3.5 सहानुभूति (Empathy)

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	बैंकले ग्राहकहरूलाई व्यक्तिगत ध्यान दिन्छ। (The bank give individual attention to customer)					

2	बैंक कर्मचारीहरूले ग्राहकहरूलाई व्यक्तिगत ध्यान दिनुपर्छ। (The bank employees should give individual attention to customers)					
3	बैंकले ग्राहकहरूलाई ध्यानपूर्वक व्यवहार गर्दछ। (The bank treats the customers with care)					
4	बैंकले ग्राहकको आवश्यकता बुझ्दछ। (The bank understands the need of the customer)					
5	बैंकको समस्या समाधान गर्ने मनोवृत्ति छ। (The bank has problem solving attitude)					
6	बैंकको सुविधाजनक स्थानमा शाखाहरू छन्। (The bank has branches in convenient location)					
7	बैंकले सबै ग्राहकहरूको लागि उपयुक्त घण्टामा काम गर्नुपर्छ (The bank has to function at hours convenient to all customers)					
8	बैंकले ग्राहकहरूलाई व्यक्तिगत ध्यान दिन्छ।(The bank gives individual attention to customers.)					

Group D:

ग्राहक सन्तुष्टि (Customer Satisfaction)

4.1. ग्राहक सन्तुष्टि (Customer Satisfaction)

Q	Statement	पूर्ण असहमत (Strongly Disagree)	असहमत (Disagree)	थाहा भएन (Undecided)	सहमत (Agree)	पूर्ण सहमत (Strongly Agree)
1	म खाता खोल्ने सेवाबाट सन्तुष्ट छु (I satisfy this bank's account opening service)					
2	म ATM कार्ड सेवाबाट सन्तुष्ट छु (I satisfy ATM card service)					
3	म मोबाइल बैंकिङ सेवाबाट सन्तुष्ट छु (I satisfy mobile banking)					
4	म ऋण खाता सेवाबाट सन्तुष्ट छु (I satisfy loan account and service)					

5	म काउन्टर सेवाहरू सुरक्षित महशुस गर्छु (I satisfy teller's counter service)					
6	म नम्रताका साथ गरिएको ग्राहक सेवाबाट सन्तुष्ट छु (I satisfy customer care service with humble)					
7	म बैंक कर्मचारीहरूको शीघ्र प्रतिक्रियाबाट सन्तुष्ट छु (I satisfy prompt response of bank staffs)					

Group E: Customer Expectation and Suggestion

यदि RBBL ले तपाईंलाई खाता खोल्न र सेवाहरू प्रयोग गर्न आमन्त्रित गर्छ भने, तपाईंका अपेक्षाहरू के छन् ? (Let's ask you if RBBL invites you to open account and use services, what will be your expectations?)

Q	Statement	Expectation
1	RBBL खाता खोल्ने सेवा (RBBL account opening service)	
2	एटीएम कार्ड सेवा (ATM card service)	
3	मोबाइल बैंकिङ (Mobile Banking)	
4	ऋण खाता र सेवाहरू (Loan account and services)	
5	टेलर काउन्टर सेवाहरू (Teller's counter service)	
6	नम्र संग ग्राहक हेरचाह सेवा (Customer care service with humble)	
7	बैंक कर्मचारीहरूको द्रुत प्रतिक्रिया (Prompt response of bank staffs)	

सुझावहरू (Suggestions)

Respondent's signature:

QUESTIONNAIRE SET FOR KII

Enhancing Quality of Customer Services

Key Questions for KII

1. What is the rank of your bank at the national level in terms of capital, deposit, profit, customers, scale of business and branches?
2. What is the ratio of staff and customers?
3. What is the ratio of branches and customers?
4. Which bank is a competitor?
5. What is the competition level in which products?
6. How much does the bank perform?

7. Do you know why people come to the bank?
8. How many popular products do your bank launch in the market? (loan and deposit)
9. What are the major digital products of your bank?
10. Which digital product is popular among the customers? Do you know about its reasons?
11. Could rank your bank's digital products relative to other banks?
12. What sorts of complaints are made by your customer on digital services of your bank?
13. Could you please explain about the strength of your bank?
14. Could you please explain about the weakness of your bank?
15. Could you please explain about the threats of your bank?
16. Could you please explain about the opportunity of your bank?
17. Which policies/strategies are appropriate to enhance service quality of a bank?
18. What strategy would be effective to sustain a competitive market?
19. How the employee's performance could enhance customer satisfaction.
20. Which policy do you think the bank adopts would make the customers happy?
21. Do you have any comments on the service quality of your bank?
22. Could you please recommend a policy that enhances customer satisfaction?
23. What is the brand value of your bank? What is a policy and plan for building a brand in the market?

**QUESTIONNAIRE SET
FOR KII OF RBBL
Enhancing Quality of Customer Services**

Name of Respondent: Telephone:
Address: Post:

Key Questions for KII

1. What is the rank of your bank at the national level in terms of capital, deposit, profit, customers, scale of business and branches?
2. What is the ratio of staff and customers?
3. What is the ratio of branches and customers?
4. Which bank is a competitor?
5. What is the competition level in which products?
6. What is the position of your bank's brand in the market?
7. What is the difference between private and commercial banks?
8. How much does the bank perform?

9. Do you know why people come to the bank?
10. How many popular products do your bank launch in the market? (loan and deposit)
11. What are the major digital products of your bank?
12. Which digital product is popular among the customers? Do you know about its reasons?
13. Could rank your bank's digital products relative to other banks?

Management

1. What are the strengths, weaknesses, opportunities and threats in your bank? Pls define these words in brief.

Strengths (Why do people join the RBBL)	Opportunities (Which sectors most appropriate for new business scope)
1.	1.
2.	2.
3	3
4	4
Weakness (What are the causes they are responsible for RBBL failure to attain its objectives)	Threats (what are the causes that creates trouble to function and achieving the goals of RBBL)
1.	1.
2.	2.
3	3
4	4

Technology Aspect

2. What policy is the bank adopting currently with regard to technology? What new policy are you planning to introduce to face the competitive environment? What could be possible answers?
3. Which software are you using? How reliable and trustworthy is it? (I think these questions will have obvious & positive answers. Further, a bank uses multiple software. Is the first question all about the CBS?) State the new technologies or features incorporated on it to cater the demand of the customers. Do you plan to introduce new technologies?
4. What are the major issues raised in digital banking services (i.e. mobile banking, e banking, QR Service, POS)? How would you implement it effectively in the rural area

of Nepal? (this question may not be relevant as these services are linked to nearest branches. So it goes with branch expansion.)

5. What issues are faced in the use of banking service products such as ATM or Debit Card, Prepaid Card (I think, we don't have), Credit Card etc.? (National payment gateway system company)
6. What about the payment and settlement services?

Human Resource

7. What is the availability of service oriented competent human resources? Are they sufficient? If not, what is your plan?
8. What is your present employee training policy? How are you enhancing capacity building of the employees towards customer service? What is your planning to retain the skilled employees of the bank?

Enhancement of Customer Service Quality

9. What are the products (Deposits, Loans and other services, etc.) of the bank? Are there any new innovative products? What is the current demand of your customer for new products?
10. In your opinion, what is the status of your customer satisfaction? Give in percent. What is your plan to enhance the quality of customer service?
11. What is your brand value in the market? What is its rank? What are your bank's plan and program to improve brand value in the market?

10. ANNEX II: CHI-SQUARE TEST - ACCOUNT SERVICE

Chi-square test between Account Service and Sex of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	14.214 ^a	8	.076
Likelihood Ratio	16.862	8	.032
Linear-by-Linear Association	7.076	1	.008
N of Valid Cases	391		

a. 11 cells (61.1%) have expected count less than 5. The minimum expected count is 1.04.

Chi-square test between Account Service and Age Group of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	54.032 ^a	24	.000
Likelihood Ratio	58.445	24	.000
N of Valid Cases	391		

a. 26 cells (72.2%) have expected count less than 5. The minimum expected count is .18.

Chi-square test between Account Service and Martial Status of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	85.024 ^a	24	.000
Likelihood Ratio	37.453	24	.039
N of Valid Cases	391		

a. 29 cells (80.6%) have expected count less than 5. The minimum expected count is .01.

Chi-square test between Account Service and Income level of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	72.769 ^a	24	.000
Likelihood Ratio	67.402	24	.000
N of Valid Cases	391		

a. 28 cells (77.8%) have expected count less than 5. The minimum expected count is .37.

Chi-square test between Account Service and Education level of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	8.248 ^a	16	.941
Likelihood Ratio	10.338	16	.848
N of Valid Cases	391		

a. 18 cells (66.7%) have expected count less than 5. The minimum expected count is .62.

Chi-square test between Account Service and Employment level of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	73.439 ^a	24	.000
Likelihood Ratio	72.777	24	.000
N of Valid Cases	391		

a. 26 cells (72.2%) have expected count less than 5. The minimum expected count is .45.

11. ANNEX III: CHI-SQUARE TEST - DIGITAL SERVICE

Chi-square test between Digital Service and Sex of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	13.647 ^a	7	.058
Likelihood Ratio	14.324	7	.046
Linear-by-Linear Association	3.238	1	.072
N of Valid Cases	391		

a. 7 cells (43.8%) have expected count less than 5. The minimum expected count is .35.

Chi-square test between Digital Service and Age Group of Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	32.612 ^a	21	.051
Likelihood Ratio	36.589	21	.019
N of Valid Cases	391		

a. 18 cells (56.3%) have expected count less than 5. The minimum expected count is .06.

Chi-square test between Digital Service and Martial Status of the Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	11.207 ^a	14	.670
Likelihood Ratio	11.270	14	.665
N of Valid Cases	391		

a. 15 cells (62.5%) have expected count less than 5. The minimum expected count is .01.

Chi-square test between Digital Service and Income level of the Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	65.396 ^a	21	.000
Likelihood Ratio	74.814	21	.000
N of Valid Cases	391		

a. 16 cells (50.0%) have expected count less than 5. The minimum expected count is .12.

Chi-square test between Digital Service and Education level of the Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	40.465 ^a	14	.000
Likelihood Ratio	40.943	14	.000
N of Valid Cases	391		

a. 11 cells (45.8%) have expected count less than 5. The minimum expected count is .21.

Chi-square test between Digital Service and Employment level of the Customers

Chi-Square Tests

	Value	df	Asymptotic Significance (2-sided)
Pearson Chi-Square	57.302 ^a	21	.000
Likelihood Ratio	56.615	21	.000
N of Valid Cases	391		

a. 16 cells (50.0%) have expected count less than 5. The minimum expected count is .15.

12. ANNEX IV: REGRESSION RESULT

Coefficients^a

Model		Unstandardized Coefficients		Standardized Coefficients	t	Sig.	95.0% Confidence Interval for B		Correlations			Collinearity Statistics	
		B	Std. Error	Beta			Lower Bound	Upper Bound	Zero-order	Partial	Part	Tolerance	VIF
1	(Constant)	42.804	.000		.	.	42.804	42.804					
	Accp	.133	.000	.127	.	.	.133	.133	.338	1.000	.052	.170	5.891
	Dep	-.001	.000	-.001	.	.	-.001	-.001	-.595	-1.000	.000	.420	2.382
	RQ	-1.485	.000	-.941	.	.	-1.485	-1.485	-.507	-1.000	-.189	.040	24.817
	ReQ	1.849	.000	.806	.	.	1.849	1.849	-.435	1.000	.262	.106	9.467
	Ass	-2.609	.000	-.467	.	.	-2.609	-2.609	-.359	-1.000	-.213	.209	4.777
	Em	-3.172	.000	-.767	.	.	-3.172	-3.172	-.864	-1.000	-.324	.178	5.607

a. Dependent Variable: CS

13. ANNEX V: SURVEY DATA SUMMARY

Customer Satisfaction

Customer Satisfaction	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total Respondents
I satisfy this bank's account opening service	3	6	10	258	106	383
I satisfy ATM card service	14	54	109	149	40	366
I satisfy mobile banking	6	16	68	197	86	373
I satisfy loan account and service	4	14	128	160	50	356
I satisfy teller's counter service	3	16	30	243	87	379
I satisfy customer care service with humble	3	5	27	226	117	378
I satisfy prompt response of bank staffs	0	5	22	241	109	377
I recommend RBBL as a preferred banking option to my colleagues/friends/family members.	5	5	37	214	122	383

Assurance of Quality Service

Assurance	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total Respondents
Behaviors of staff seems confidence in customers	0	9	26	251	99	385
Behavior of staff should be trustworthy in customer	0	9	18	232	122	381
Customer feel safe in their transactions	5	3	20	221	133	382
The courtesy of the staff member has won the hearts of the customers	0	18	34	214	113	379
Employees of this bank are knowledgeable and efficient	3	11	21	217	131	383
The bank keeps the confidentiality of clients' information	3	6	18	200	157	384
Bank staffs complete customer service in a short time	4	18	31	235	95	383
Employees are consistency polite and well manner	5	11	25	230	111	382

Empathy of Quality Service

Empathy	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total Respondents
The bank give individual attention to customer	4	16	37	264	64	385
The bank employees should give individual attention to customers	0	10	44	228	97	379
The bank treats the customers with care	3	13	35	232	98	381

The bank understands the need of the customer	3	17	39	227	97	383
The bank has problem solving attitude	6	13	45	222	90	376
The bank has branches in convenient location	6	24	41	213	99	383
The bank has to function at hours convenient to all customers	5	14	41	218	96	374
The bank gives individual attention to customers.	3	19	49	209	98	378

Responsiveness

	Responsiveness to Quality and Problem Solving	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total Respondents
1	The Bank Provides Prompt and quick service	0	24	23	252	84	383
2	The bank has custom care service	5	18	26	276	69	394
3	The bank staffs are ready to response quickly to problem	6	24	24	237	95	386
4	The bank always keep customer informed	7	29	45	227	76	384
5	The bank staffs are friendly and behave in a courteous manner	5	12	23	210	135	385
6	The misuse and grievance handling mechanism of the bank is good	0	11	47	241	78	377
7	The bank is reliable for its digital products	10	34	86	171	75	376

Delivery of Service

Delivery of Product Service	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total Respondents
RBBL opens an office on time	0	4	14	168	199	385
RBBL has a token system)	49	107	43	125	60	384
RBBL has sufficient counter in the bank	10	29	33	237	69	378
RBBL has a cheque clearance with minimum 15 minutes	10	40	69	199	60	378
RBBL counter staff professionally verify cheques and vouchers	0	18	44	220	101	383
RBBL's ATM works 24 hours	18	45	102	137	60	362
RBBL's ATM points are distributed well and accordance with customer density	8	45	104	136	69	362
RBBL's mobile banking is effective to payment, money transfer and other multiple service	4	21	63	194	98	380
RBBL service is just like private commercial banks	13	41	53	188	83	378

Access to Products

Access to product service	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total Respondents
The bank has easy to open account with in a day	7	12	15	245	108	387
The bank has easy access to get an information about account and service	5	16	51	241	69	382
The bank has different schemes to open saving account	7	27	94	203	41	372
The bank gives shortly ATM and Credit Card	31	95	95	116	16	353
The bank has rational deposit interest rate	4	19	107	194	33	357
The bank has sufficient branches at ward level	5	82	45	185	61	378
The bank's employees respond fastly and easily to the customer	9	18	34	208	113	382
The bank has qualifies and well-dressed staffs	5	10	42	194	128	379
The bank branch has sufficient parking	32	68	55	138	89	382

Reliable Quality of Product Service

Reliable Quality of Product Service	Strongly Disagree	Disagree	Undecided	Agree	Strongly Agree	Total Respondents
The bank provides service as promised	4	19	39	228	96	386
The bank is reliable in solving customer problem time frame	6	17	39	251	70	383
The bank maintains its performance consistency	3	15	36	243	79	376
Accuracy is found in the transaction of this bank	0	11	23	237	107	378
Online banking service are excellent	7	16	61	194	105	383
Card facilities(ATM Card, Debit Card, Visa Card etc) are reliable	8	40	101	145	70	364
The bank is sympathetic and reassuring if you are in problem	6	17	69	197	87	376

Brief Information of Customer Status

Were you a customer of RBBL?		
Yes		384
No		5
If yes, which products of RBBL do you take?		
Saving Account		330
Current Account		64
Fixed Account		6
Loan Account		30

	ATM Card	136
	Credit Card	3
	Mobile Banking	198
	Phone Pay	34
	QR Code	27
Are you a regular depositor?		
	Yes	191
	No	172
If yes, how do you save regular?		
	Salary	82
	Bank Transaction	67
	Business Saving	56